

SERFF Tracking Number: ANPC-127866888 State: Arkansas  
 First Filing Company: American National General Insurance Company, State Tracking Number:  
 ...  
 Company Tracking Number: 03-AA-11-0293  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Automobile  
 Project Name/Number: AR A/A Auto RR-(PA)/426848

## Filing at a Glance

Companies: American National General Insurance Company, American National Property And Casualty Company  
 Product Name: Private Passenger Automobile SERFF Tr Num: ANPC-127866888 State: Arkansas  
 TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num:  
 Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: 03-AA-11-0293 State Status:  
 (PPA)  
 Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Nancy Horton  
 Author: Beth Summers Disposition Date: 02/02/2012  
 Date Submitted: 12/20/2011 Disposition Status: Filed  
 Effective Date Requested (New): 02/22/2012 Effective Date (New): 03/22/2012  
 Effective Date Requested (Renewal): 02/22/2012 Effective Date (Renewal): 03/22/2012

State Filing Description:

## General Information

Project Name: AR A/A Auto RR-(PA) Status of Filing in Domicile: Authorized  
 Project Number: 426848 Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 02/02/2012  
 State Status Changed: Deemer Date:  
 Created By: Beth Summers Submitted By: Beth Summers  
 Corresponding Filing Tracking Number: N/A  
 Filing Description:  
 The purpose of this filing is to revise our Arkansas Private Passenger Automobile Program.

## Company and Contact

### Filing Contact Information

Beth Summers, Regulatory Compliance Analyst bsummers@anpac.com

II

American National Corporate Centre 417-887-4990 [Phone] 2238 [Ext]

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Project Name/Number: AR A/A Auto RR-(PA)/426848

1949 E. Sunshine 417-877-5014 [FAX]  
 Springfield, MO 65899-0251

### Filing Company Information

American National General Insurance Company	CoCode: 39942	State of Domicile: Missouri
American National Corporate Centre	Group Code: 408	Company Type: Property and Casualty
1949 East Sunshine	Group Name:	State ID Number:
Springfield, MO 65899-0251	FEIN Number: 43-1223793	
(417) 887-4990 ext. [Phone]		

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American National Property And Casualty Company	CoCode: 28401	State of Domicile: Missouri
American National Corporate Centre	Group Code: 408	Company Type: Property And Casualty
1949 East Sunshine	Group Name:	State ID Number:
Springfield, MO 65899-0251	FEIN Number: 43-1010895	
(417) 887-4990 ext. [Phone]		

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### Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100 per rate/rule filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National General Insurance Company	\$0.00	12/20/2011	
American National Property And Casualty Company	\$100.00	12/20/2011	54708767

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/02/2012	02/02/2012

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	01/09/2012	01/09/2012	Beth Summers	01/20/2012	01/20/2012

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Date Change	Note To Reviewer	Beth Summers	02/02/2012	02/02/2012

SERFF Tracking Number:	ANPC-127866888	State:	Arkansas
First Filing Company:	American National General Insurance Company, ...	State Tracking Number:	
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Project Name/Number:	AR A/A Auto RR-(PA)/426848		

## Disposition

Disposition Date: 02/02/2012

Effective Date (New): 03/22/2012

Effective Date (Renewal): 03/22/2012

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American National General Insurance Company	35.100%	3.900%	\$25,794	512	\$654,936	21.700%	-11.400%
American National Property And Casualty Company	2.100%	3.300%	\$275,110	6,643	\$8,312,373	26.300%	-30.500%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	4.000%
Overall Percentage Rate Impact For This Filing	3.400%
Effect of Rate Filing-Written Premium Change For This Program	\$300,904

<i>SERFF Tracking Number:</i>	<i>ANPC-127866888</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American National General Insurance Company, ...</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>03-AA-11-0293</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Private Passenger Automobile</i>		
<i>Project Name/Number:</i>	<i>AR A/A Auto RR-(PA)/426848</i>		
<b>Effect of Rate Filing - Number of Policyholders Affected</b>			<b>7,155</b>

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Project Name/Number: AR A/A Auto RR-(PA)/426848

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Actuarial Memorandum and Exhibits	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Supplemental Memorandum and Exhibits	Filed	Yes
Supporting Document	1/20/12		
Supporting Document	Supplemental Letter 1/20/12	Filed	Yes
Rate	ANPAC General Rules	Filed	Yes
Rate	ANG General Rules	Filed	Yes
Rate (revised)	ANPAC Auto Rate Pages	Filed	Yes
Rate	ANPAC Auto Rate Pages	Filed	Yes
Rate (revised)	ANG Auto Rate Pages	Filed	Yes
Rate	ANG Auto Rate Pages	Filed	Yes
Rate (revised)	ANPAC Cycle Rate Pages	Filed	Yes
Rate	ANPAC Cycle Rate Pages	Filed	Yes
Rate (revised)	ANG Cycle Rate Pages	Filed	Yes
Rate	ANG Cycle Rate Pages	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 01/09/2012  
Submitted Date 01/09/2012  
Respond By Date  
Dear Beth Summers,

This will acknowledge receipt of the captioned filing. Territories may not be broken down into individual zip codes per Ark. Code Ann. 23-66-206(13)(C). You may have territories displayed with zip codes that have the same rate or factor in them. Also, since the filings impacts individuals insureds greater than 20 percent, the Commissioner will need to be advised of the filing before it's completion.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,  
Alexa Grissom

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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/20/2012
Submitted Date	01/20/2012

Dear Alexa Grissom,

### Comments:

The following supplemental memorandum is in response to the Objection Letter received 1/9/12 for SERFF Filing #ANPC-127866888. With the changes in this supplement the overall impact of the filing has reduced from 3.4% to 3.3% with a revenue effect of \$297,992. The maximum rate change any individual policyholder will receive is 20.0%.

### Response 1

Comments: The Sector Definitions pages have been revised to show each sector with all zip codes that are defined in the sector. For sectors that encompass 1 zip code, we are including Supplemental Exhibit A which displays the Pure Premium relativity for loss data from the Highway Loss Data Institute (HLDI) and the average competitor relativity for the companies of Farmers, GEICO, and Progressive. We also display a Calculated Relativity that credibility weights the HLDI and competitor relativities. The standard for HLDI credibility is 3,000 claims using classic credibility. The data is presented for the sector in question as well as all contiguous sectors. When selecting sector definitions, we considered the calculated relativities as well as geography such as rivers and highways to group the zip codes.

In the initial filing, we had 5 travel trailers that had an increase of over 20%. We are lowering the Travel Trailer base rate factor by 5% and this will decrease the maximum increase for any policy to 20%. Supplemental Exhibit B displays the impact of this revision. Revised Exhibit VIII displays the impact of all changes from the filing including the Travel Trailer base rate reduction.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Supplemental Memorandum and Exhibits 1/20/12

Comment:

Satisfied -Name: Supplemental Letter 1/20/12

Comment:



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No Form Schedule items changed.

## Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
ANPAC Auto Rate Pages	Index, Section 3, pages AUTO-R-9.9 and 9.10 (12-11); Sections 1 and 13 (12-11B)	Replacement	
<b>Previous Version</b>			
ANPAC Auto Rate Pages	Index, Sections 1 and 3, pages AUTO-R-9.9 and 9.10 (12-11)	Replacement	
ANG Auto Rate Pages	Index, Section 3 (12-11); Sections 1 and 13 (12-11B)	Replacement	
<b>Previous Version</b>			
ANG Auto Rate Pages	Index, Sections 1 and 3 (12-11)	Replacement	
ANPAC Cycle Rate Pages	Index, Section 3 (12-11), Section 1 (12-11B)	Replacement	
<b>Previous Version</b>			
ANPAC Cycle Rate Pages	Index, Sections 1 and 3 (12-11)	Replacement	
ANG Cycle Rate Pages	Index, Section 3 (12-11); Section 1 (12-11B)	Replacement	
<b>Previous Version</b>			
ANG Cycle Rate Pages	Index, Sections 1 and 3 (12-11)	Replacement	

If you have any additional questions or concerns, feel free to contact me.

Sincerely,  
Beth Summers

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**Note To Reviewer**

**Created By:**

Beth Summers on 02/02/2012 08:42 AM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

02/02/2012 02:29 PM

**Subject:**

Effective Date Change

**Comments:**

Alexa,

As we discussed on Tuesday, in order to allow for sufficient programming time we ask that the effective dates for this filing be revised to 3/22/12 for both new and renewal business. I you have any questions or concerns let me know.

Thank you,

Beth Summers

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Product Name: Private Passenger Automobile

Project Name/Number: AR A/A Auto RR-(PA)/426848

**Post Submission Update Request Submitted On 01/20/2012**

**Status:** Submitted

**Created By:** Beth Summers

**General Information:**

Field Name	Requested Change	Prior Value
Reference Organization		
Reference Number		
Reference Title		
Domicile Status Comments		

**Company Rate Information:**

**Company Name:**American National General Insurance Company

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	\$25712	\$25794
Maximum %Change (where required)	20.000%	21.700%

**Company Name:**American National Property And Casualty Company

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	\$272279	\$275110
Maximum %Change (where required)	20.000%	26.300%

**Overall Rate Information:**

Field Name	Requested Change	Prior Value
Overall Percentage Rate Impact For This Filing	3.300%	3.400%

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## Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-0.100%
Effective Date of Last Rate Revision:	10/28/2010
Filing Method of Last Filing:	File & Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American National General Insurance Company	35.100%	3.900%	\$25,794	512	\$654,936	21.700%	-11.400%

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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American National Property And Casualty Company	2.100%	3.300%	\$275,110	6,643	\$8,312,373	26.300%	-30.500%
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### Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	4.000%
Overall Percentage Rate Impact For This Filing:	3.400%
Effect of Rate Filing - Written Premium Change For This Program:	\$300,904
Effect of Rate Filing - Number of Policyholders Affected:	7155

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Project Name/Number: AR A/A Auto RR-(PA)/426848

## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 02/02/2012 ANPAC General Rules	Index, MR-1	Replacement		AR ANP MR 11-11.pdf
	through MR-47			
	(1-11)			
Filed 02/02/2012 ANG General Rules	Index, MR-1	Replacement		AR ANG MR 11-
	through MR-46			11.pdf
	(11-11)			
Filed 02/02/2012 ANPAC Auto Rate	Index, Section 3, Replacement			AR ANPAC Auto R-
Pages	pages AUTO-R-			Index 12-11.pdf
	9.9 and 9.10			AR ANPAC Auto R-3
	(12-11);			12-11.pdf
	Sections 1 and			AR ANPAC Auto R-
	13 (12-11B)			9.9 and 9.10 12-11.pdf
				AR ANPAC Auto R-1
				12-11B.pdf
				AR ANPAC Auto R-13
				12-11B.pdf
Filed 02/02/2012 ANG Auto Rate Pages	Index, Section 3	Replacement		AR ANG Auto R-Index
	(12-11);			12-11.pdf
	Sections 1 and			AR ANG Auto R-3 12-
	13 (12-11B)			11.pdf
				AR ANG Auto R-1 12-
				11B.pdf
				AR ANG Auto R-13
				12-11B.pdf

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Filed 02/02/2012 ANPAC Cycle Rate Pages	Index, Section 3 Replacement (12-11), Section 1 (12-11B)	AR ANPAC Cycle R- Index 12-11.pdf AR ANPAC Cycle R-3 12-11.pdf AR ANPAC Cycle R-1 12-11B.pdf
Filed 02/02/2012 ANG Cycle Rate Pages	Index, Section 3 Replacement (12-11); Section 1 (12-11B)	AR ANG Cycle R- Index 12-11.pdf AR ANGIC Cycle R-3 12-11.pdf AR ANG Cycle R-1 12-11B.pdf

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY  
FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS  
INDEX TO GENERAL RULES**

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**FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS  
GENERAL RULES**

**GENERAL PROVISIONS**

**DEFINITIONS**

100. "Owned" means owned by an individual or owned jointly by two or more relatives who are residents of the same household.
101. A private passenger automobile is a motor vehicle of the private passenger or station wagon or van type that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge.
102. A motor vehicle with a pickup body, a delivery sedan or a panel truck owned by an individual or owned jointly by two or more relatives who are residents of the same household, not customarily used in the occupation, profession, or business of the insured other than farming or ranching, shall be classified and rated as a private passenger automobile.
103. An automobile owned by a farm family, co-partnership or corporation, which is principally garaged on a farm or ranch and otherwise meets the definitions in 101 or 102 above, shall be classified and rated as a private passenger automobile.
104. A motor home, camping trailer or travel trailer that is owned or leased under a long-term contract (at least six months) and is not used to carry persons or property for a charge shall be classified and rated under the private passenger automobile program.
105. A miscellaneous vehicle is any utility trailer or motor vehicle, other than a private passenger automobile, that is owned or leased under a long-term contract and is not used to carry persons or property for a charge.
106. "Base premium" means the total of all coverage premiums calculated by including the following rating criteria when applicable to the coverage or in the state: Limit factor, Passive Restraint Discount, Model Year factor, Symbol factors, and Deductible factor.
107. An "account" consists of policies for related individuals residing in the same household. When a new account is created, the applicant will designate a member of the household as the account owner. Persons related to the account owner by blood, marriage/civil union, or adoption and residing in the same household may be included on the same account.

Generally, if all individuals residing in the household are related as noted above, only one account will exist for the household. However, under some circumstances, it may be permissible to have multiple accounts within a household of related individuals. Additionally, persons living in the same household who are not related as noted above will result in multiple accounts within the household.

**POLICY TERM**

110. Manual premiums are for a six-month policy term unless otherwise indicated.

**PREMIUM PAYMENT**

**Electronic Transfer Method of Payment**

120. **Easy Pay - The Checkless Way®**

Insureds may elect to pay their premium by automatic, electronic monthly withdrawals from a checking or savings account. An authorization form must be completed by the insured and submitted to the Home Office along with the minimum required down payment for a new business application. A down payment is required when initiating an Easy Pay plan and when adding a policy to an existing Easy Pay plan.

No installment charge is applied to Easy Pay withdrawals.

## **Automobiles/Motor Homes and Camping/Travel Trailers**

The minimum required down payment for a new business application is one month's premium (1/6<sup>th</sup> of the total term premium for six-month policies).

The down payment requirement is waived in these circumstances:

1. If the insured account qualifies under Underwriting Payment Plan Eligibility Category I.
2. If submitting a 5<sup>th</sup> car policy addition to an existing 4-car policy account.
3. If the insured has been an auto or homeowner policyholder for one full year or more.
4. If, at renewal, the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

## **Motorcycles**

The minimum required down payment for a new business applicant is one month's premium (1/12<sup>th</sup> of the total term premium for twelve-month policies).

The down payment requirement is waived if the applicant is enrolled in the Benefits Xpress program, or is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

## **Recreational Vehicles**

The minimum required down payment for a new business applicant is one month's premium (1/12<sup>th</sup> of the total term premium for twelve-month policies).

The down payment requirement is waived if the applicant is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

## **Non-Bound Trial Applications**

No down payment should be collected for non-bound trial applications.

## **Other Methods of Payment**

### **121. Cash with Application**

All new business applications and reinstatement applications where Easy Pay is not selected as the payment method must be sent to the Home Office accompanied by a down payment remittance. If the remittance is less than the full amount due, a \$5 installment charge will be applied.

## **Automobiles/Motor Homes and Camping/Travel Trailers**

A remittance of \$100 or one-half of the first six months' premium, whichever is greater, is required. If the six-month premium is less than \$100, the full amount must be submitted.

## **Motorcycles**

A remittance of \$100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than \$100, the full amount must be submitted.

## **Recreational Vehicles**

A remittance of \$100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than \$100, the full amount must be submitted.

## **Non-Bound Trial Applications**

No down payment should be collected for non-bound trial applications.

122. **Renewal Payment** – The renewal premium is due and payable to the Home Office on or before the policy expiration date. Auto policyholders with a term premium of at least \$50 may elect to pay the renewal premium in up to two installments. Motorcycle and recreational vehicle policyholders with a term premium of at least \$50 may elect to pay the renewal premium in up to four installments. Each installment will include a \$5 installment charge as shown on the renewal billing notice. If the amount due is less than \$10, the installment charge will be waived.

## POLICY CHANGES

- 130. All changes requiring adjustments of premiums shall be computed pro rata.
- 131. If a policy is amended and results in a total amount due of \$5 or less, such adjustment may be waived. For policies with no balance due, a return premium of \$5 or less shall be allowed only at the insured's request.

## DELETION OF COVERAGE

- 140. Coverage provided under a motor vehicle policy may be deleted during the time the vehicle is withdrawn from service. The coverages deleted afford no protection under the policy.
- 141. Any coverage may be deleted, unless it is required by statute to remain in force. For all recreational vehicles, Bodily Injury and Property Damage Liability coverage may not be deleted. Additional coverage requirements may apply to certain types of vehicles, as detailed in this manual.
- 142. Physical damage coverages may not be deleted if a lienholder exists on the policy.
- 143. Coverage that was previously deleted may be added back to the policy but not prior to notification to the agent or company. Coverage will be added on the date and time the agent or company is notified of the request.
- 144. Premium returns on deleted coverages will be computed pro rata.

## CANCELLATION

- 150. All cancellations shall be computed pro rata, except as otherwise specified in this manual.
- 151. If cancellation of a policy results in a return premium of \$5 or less, no refund will be made unless requested by the insured.

## REINSTATEMENTS

- 160. A policy which has expired or been terminated by cancellation for nonpayment may be reinstated by completion of any required form and payment of the necessary premium if the risk is acceptable from an underwriting standpoint.
- 161. Policies out of force over 45 days require a new business application to be submitted regardless of the reason for termination. In these cases, a new six-month policy term is given.
- 162. **Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.**

## WHOLE DOLLAR ROUNDING RULE

- 170. The premium for each coverage shall be rounded to the nearest whole dollar after each step in the premium calculation.
- 171. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.
- 172. This procedure shall apply to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

## MINIMUM PREMIUM RULE

- 180. A minimum premium of \$1 will apply to every applicable coverage for each vehicle. This minimum premium shall be applied to all vehicle types after all premium determination steps have been applied.

## PRIVATE PASSENGER AUTOMOBILE

### DEFINITIONS

200. "Resident" means anyone residing in the same household or any resident student at a school, college or educational institution. Military personnel not assigned to a permanent duty station are considered a "resident." Military personnel assigned to a permanent duty station should be insured, in the state where stationed, on their own policy.
201. "Operator" means an applicant, a resident in the same household as the applicant, or any other person who customarily operates the automobile. Note that an operator does not include a person who may not drive unsupervised.
202. An individual whose operation of the automobile constitutes 50% or more of that automobile's time of operation or mileage use is considered a principal operator. An individual who is the principal operator of more than one automobile shall be the rated operator of the vehicle with the highest base premium. Motor homes are not considered when determining the highest base premium vehicle if there is one or more other automobiles insured by American National Property And Casualty Company or an affiliated company.
203. Each individual who does not qualify as a principal operator as defined in 202, but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time of operation or mileage use of one insured automobile, is considered a principal operator for one such automobile. Motor homes are not considered if there are other automobiles insured by American National Property And Casualty Company or an affiliated company.
204. Each individual who does not qualify as a principal operator under Rule 202 or Rule 203, will be assigned as a principal operator on any remaining vehicle(s), subject to the Primary Classification rules.
205. "Business Use" means the use of the automobile is required by or involved in the duties of the applicant (or any other person customarily operating the automobile) in his/her occupation, profession, or business. An automobile principally operated by a clergyman shall not be considered as used for business or driven to work.
206. "Pleasure Use" means there is no business use of the automobile and it is not used in the course of driving to work or school a distance of three or more road miles one way.
207. "Work Less than 10 Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of three or more but less than ten road miles one way.
208. "Work 10 or More Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of ten or more road miles one way.
209. "Farm Use" means the automobile is principally garaged on a farm or ranch. It is not used in going to school or work, other than farming or ranching.
210. "Age" means the age attained on the last birthday as of the effective date of the current policy term.
211. "Married" means a married person living with his/her spouse.
212. A Youthful operator is any licensed driver;  
\* unmarried and under 25 years of age;  
\* owner or principal operator unmarried males 25 to 29 years of age; and  
\* married males under 25 years of age.
213. An automobile used in the course of driving to work or school includes an automobile used in a car pool or other share-the-ride arrangements, and/or an automobile driven partway to work or school.

## PRIMARY CLASSIFICATIONS

Rules 220 through 228 shall be used sequentially to determine the Primary Classifications for rating purposes.

220. Classify the automobile and/or motor home, according to the age, gender, and marital status of the rated operator, and the use and annual mileage of the vehicle. Classify the camping/travel trailer according to the excess vehicle rule, and the use and annual mileage of the camping/travel trailer. When the motor home is not the only vehicle insured by American National Property And Casualty Company or an affiliated company, the motor home shall be classified according to the excess vehicle rule, and the use and annual mileage of the motor home.
221. Each operator shall be assigned to one vehicle in the household. Also, the highest premium vehicle in the household must be rated to the driver operating that vehicle most. This rule pertains to motorcycles when there are no automobiles in the household insured with American National Property And Casualty Company or an affiliated company. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.
222. Determine whether the automobile, motor home, and/or camping/travel trailer is a single-car or multi-car risk. In order for an automobile, motor home, or camping/travel trailer to qualify as a multi-car risk, there must be at least two vehicles on the account with either Bodily Injury or Collision coverages. The applicable Multi-Car Classification shall apply if more than one qualifying automobile, motor home, or camping/travel trailer is insured with this Company or an affiliated company. In addition, the Multi-Car Classification shall apply if one qualifying automobile, motor home, or camping/travel trailer is insured with this Company and at least one other qualifying automobile, motor home, or camping/travel trailer will become insured with the Company within 90 days of the inception date of the policy. To determine the applicable factor, refer to Auto rate section R-6.

Multi-Car Classification does not apply to CHROME vehicles when determining the Primary Classification. Multi-Car Classification applies to CHROME vehicles when determining PAC+ Part A New Business eligibility and Comp Claim Free eligibility. Note that CHROME vehicles may qualify other automobiles, motor homes, and camping/travel trailers for Multi-Car Classification.

223. The applicable "Youthful Operator" classification shall be applied separately to the number of automobiles equal to the number of youthful operators. If a youthful operator is the principal operator of two or more vehicles, the youthful class shall apply to the vehicle with the highest base premium. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.
224. If a "Youthful Operator" is not a principal operator, they should be rated as an occasional operator on the vehicle they use most frequently. Note: If the number of vehicles in the household is equal to or greater than the number of all drivers in the household, each youthful operator must be rated as a principal driver. If the youthful operator is not the principal operator of a motorcycle, then the motorcycle will not be considered when applying this rule. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.
225. If the number of youthful operators exceeds the number of automobiles, the "Youthful Operator" classifications with the highest Primary Classification Factor shall apply. If a youthful operator qualifies for the "Good Student Discount" or "Driver Training Discount," the classification factor for this discount shall be used to determine if his/her classification factor is the highest. If it is determined to be the highest, then that classification and related factor shall be used. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.
226. The applicable classification shall be applied separately to the number of automobiles equal to the number of principal operators as noted below:
- \* "Principal Operator Age 45 to 64";
  - \* "Principal Operator Age 65 to 69";
  - \* "Principal Operator Age 70 to 74";
  - \* "Principal Operator Age 75 and Over".

227. For the purpose of rating automobiles in excess of the number of operators in the household, apply the following:

- \* If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* Otherwise, the "All Other" adult classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* Motor homes and camping/travel trailers will receive the Principal Operator Age Classification as follows:
  - If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the motor home and/or camping/travel trailer.
  - If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the motor home and/or camping/travel trailer.
  - Otherwise, the "All Other" adult classification shall apply to the motor home and/or camping/travel trailer.
- \* An Excess Vehicle Factor will be applied for vehicles in excess of the number of operators on the policy for all types of vehicles except for CHROME, Travel Trailers, Motor Homes, Utility Vehicles, Farm Trucks, Utility Trailers, Camping Trailers, Mounted Camper Units/Shells, and Recreational Vehicles. Refer to Auto rate section R-7 for the Excess Vehicle factor.

228. For the average weekly use of the automobile, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

**Average Weekly Use**

Less than 30 miles  
30 miles or more but less than 100 miles  
100 miles or more

**Use Classification**

Pleasure  
Work less than 10 miles  
Work 10 or more miles

**GOOD STUDENT**

230. The provisions of this section do not apply to automobiles written under an Automobile Insurance Plan or Joint Underwriting Association.

231. The classification factor and statistical code shall be determined from the Good Student Classification, provided the operator or owner meets all of the requirements specified in Rule 232.

232. The Good Student Classification requirements are as follows:

- \* The owner or operator must be unmarried and under 25 years of age, and
- \* The owner or operator must be enrolled as a full-time middle school or junior high school student, enrolled as a full-time high school student, enrolled as a full-time student in a college or university, or enrolled in an academic home study program, and
- \* On each anniversary date of the policy the Company must be furnished satisfactory evidence indicating that each such student has met one of the following requirements for the immediately preceding school quarter, semester, or comparable period;
  - (a) Ranked among the upper 20% of his/her class scholastically, or
  - (b) In schools using letter grades, had a grade average of "B" or its equivalent, or if the system of letter grading cannot be averaged, no grade shall be below "B," or

- (c) In schools using numerical grade points, had an equivalent of "B," such as at least 3 in a 4, 3, 2, 1 point system, or
- (d) Was included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement, or
- (e) Ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:
  - 1. PSAT (Preliminary Scholastic Aptitude Test)
  - 2. PACT (Preliminary American College Test)
  - 3. SAT-I (Scholastic Aptitude Test – I)
  - 4. ACT (American College Test)
  - 5. Iowa Test of Basic Skills
  - 6. California Achievement Test
  - 7. TAP (Tests of Achievement and Proficiency)

233. When a vehicle would qualify for the Good Student Discount except that there are unmarried operators under 25 years of age who are not full-time students, the discount may still be allowed when any such operators, who are not full-time students, have graduated from a four-year college or university and, at the time of graduation, met the requirements listed above.

#### DRIVER TRAINING

235. The provisions of Rules 235 through 239 do not apply to Assigned Risks. The applicable "With Driver Training" class shall apply to each "Youthful Operator" under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the standards outlined in Rules 236 through 239.

236. The driver education course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice-driving phase.

237. The practice-driving requirement may be met in either of the following ways:

- \* A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.
- \* A minimum of 3 clock hours per student for actual driving experience, exclusive of observation time in the car and a minimum of 12 clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only the time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

238. The driver education course has the official approval of the State Department of Education or other responsible educational agency and was conducted by:

- \* a recognized secondary school, college, or university or
- \* other school approved and supervised by the State Department of Education or other responsible educational agency.

239. The driver education course was conducted by instructors certified by the State Department of Education or other responsible agency.

#### SECONDARY CLASSIFICATIONS

240. Classify the automobile according to the driving records of the operators as provided under the Driving Record Rating Plan in Section 300.

241. Refer to Rule 340 and Auto rate section R-8 or Cycle rate section R-8 to determine the applicable Secondary Classification Rating factor based upon the number of DRRP (Driving Record Rating Plan) points.



## CHANGES IN CLASSIFICATION

250. Changes in classification, including the addition or deletion of an operator during the term of a policy, shall be computed pro rata.
251. No change shall be made during the policy period to effect a change of the Driving Record Rating Plan Classification, except to recognize the addition or deletion of an operator or vehicle in which case the change shall be computed pro rata.

## PHYSICAL DAMAGE SYMBOLS

255. Each automobile is classified by specific symbols to aid in the premium calculation for Comprehensive and Collision coverages. Motor homes and camping/travel trailers are not classified by symbol. Refer to Auto rate section R-13 for motor home and camping/travel trailer information.
256. The symbols assigned to an automobile with a **Limit of Liability Endorsement** are determined from the limit of liability value. Refer to the chart in Rule 259 for the specific symbol. Otherwise, to determine the symbols to be assigned to each automobile, refer to the Vehicle Symbol Section of the manual. If the symbols are not published, refer to Rules 257 and 259 to determine the appropriate symbols. If customization coverage applies, refer to Rules 260-262.
257. **Newly Announced Models** – For rating of newly announced models for which no symbols are shown, use the symbols of the latest corresponding model which is shown until announcement is made. If no corresponding prior year model symbols are shown, refer to Rule 259.
258. **1983 and Prior Model Automobiles** – To determine the appropriate physical damage symbols for such automobiles, use the following table to reassign the Comprehensive and Collision symbol shown in the Vehicle Symbol Section of the manual to the current Comprehensive and Collision Symbols:

Current Symbol	Reassigned Symbol	
	Comprehensive	Collision
Comprehensive & Collision		
1, 2, & 3	1	1
4	2	2
5	3	3
6	5	5
7	7	7
8	9	10
10	11	13
11	14	16
12	17	18
13	19	20
14	21	21
15*	22	22

\*For Comprehensive and Collision symbols higher than 15, add 7 to obtain the reassigned Comprehensive and Collision symbols.

259. To determine the appropriate cost new value of an automobile, use the manufacturer's suggested retail price or final sticker price. For rating vehicles other than newly announced models, for which no symbols are shown in the Vehicle Symbol Section of the manual, including motorcycles, use the vehicle's cost new to determine the proper symbol from the chart below:

#### COST NEW/SYMBOL CHART

Cost New / Final Sticker Price	Symbol
0 – 2,750	1
2,751 – 3,700	2
3,701 – 5,000	3
5,001 – 6,500	5
6,501 – 8,000	7
8,001 – 10,000	9
10,001 – 12,500	12
12,501 – 15,000	15
15,001 – 17,500	17
17,501 – 20,000	19
20,001 – 21,000	21
Each additional \$1,000 Or fraction thereof	add 1

#### Customization

260. Customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass, and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering, and power brakes.
261. Customized vehicles, of the van, panel, or pickup type, shall be rated for Comprehensive and Collision coverages by assigning the vehicle a symbol code based upon the total value of the vehicle and its modification (book cost new plus modifications).
262. Use the table below to determine the appropriate symbol. Then rate the vehicle according to private passenger automobile rules and rates to determine the appropriate Comprehensive and Collision rates.

TOTAL VALUE	SYMBOL CODE	TOTAL VALUE	SYMBOL CODE
0 – 2,750	1	10,001 – 12,500	12
2,751 – 3,700	2	12,501 – 15,000	15
3,701 – 5,000	3	15,001 – 17,500	17
5,001 – 6,500	5	17,501 – 20,000	19
6,501 – 8,000	7	20,001 – 21,000	21
8,001 – 10,000	9	21,001 – 22,000	22
		Each additional \$1,000 or fraction thereof	add 1

#### MODEL YEAR

265. The model year factors for Comprehensive and Collision coverages are shown in Auto rate section R-3 or Cycle rate section R-3 by model year.
266. For new model years not printed in Auto rate section R-3 or Cycle rate section R-3, the factor for each subsequent model year will be 0.05 above the factor for the preceding model year.
267. Effective October 1 of each calendar year, the Comprehensive and Collision premiums for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the premiums for the tenth preceding model year.

## LIABILITY SYMBOLS

270. Each automobile is classified by specific liability symbols to aid in the premium calculation for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. These symbols are an indicator of the vehicle's potential loss experience.
271. For those vehicles with significantly better than average loss experience, a discount will be given. For those vehicles with significantly worse than average loss experience, a surcharge will be applied. Refer to Auto rate section R-11 for the applicable liability symbol rating factors.
272. To determine the liability symbols to be assigned to each automobile, refer to the vehicle Symbol Section of the agent manual. If a vehicle's liability symbols are not published, refer to Rules 273-274 to determine the appropriate liability symbols. Liability symbols do not apply to motor homes, camping/travel trailers, motorcycles, or recreational vehicles.
273. **Newly Announced Models** – For rating of newly announced models for which no liability symbols are shown in the manual pages, use the liability symbols of the latest corresponding model which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.
274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.

## MISCELLANEOUS DISCOUNTS

275. **Passive Restraint Discount** – The Medical Payments premiums shall be reduced if the private passenger automobile or motor home is equipped with a factory-installed air bag or other passive restraint system, as described below, which meets federal safety standards. Refer to Auto rate section R-9 for the applicable Passive Restraint Discount factor.

CATEGORY	TYPE OF PASSIVE RESTRAINT
B	Driver Side Only Air Bag
C	Driver and Passenger Side Air Bag
D	Driver and Passenger Side Air Bag and Automatic Seat Belts

276. **Preferred Automobile Customer Plus (PAC+) Discount**

The PAC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PAC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable vehicle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums.

### Part A:

#### New Business

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for 3 or more years and all operators in the household have been claim free for the prior 36 months\*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year\*\*, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor or Windshield Repair claims, Comprehensive claims less than \$100\*\*\*, and claims that are closed without payment will be disregarded. For Single-Car accounts, one Comprehensive claim\*\*\* per household will be allowed, provided the claim is not a fire or theft loss. For Multi-Car accounts, two Comprehensive claims\*\*\* per household will be allowed, provided the claims are not fire or theft losses. Refer to Rule 222 for the definition of a Multi-Car risk. Multiple Comprehensive claims\*\*\* incurred on the same date will be considered one claim. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the renewal business section of this rule.

The PAC+ Part A Discount will be evaluated on a policy when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

\* Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PAC+ Part A Discount as they received when they were previously insured with ANPAC.

\*\* Those principal operators not qualifying for the PAC+ Discount as new business will receive a discount after being insured with our Company for 6 months. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

\*\*\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

### **Renewal Business**

If the principal operator of a vehicle has been insured with American National Property And Casualty Company or an affiliated company for at least six months, a discount will be applied to that vehicle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National Property And Casualty Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PAC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PAC+ Part A level for an operator was established based on the account owner's years insured, the PAC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

The PAC+ Part A Discount will be evaluated on a policy when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

### **Part B:**

For each qualifying vehicle on the policy, a discount will be applied based on the account owner's Risk Score. Refer to Auto rate section R-9 to determine the applicable PAC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, the discount level will be adjusted accordingly. Additionally, under certain circumstances when necessary, such as changing the Risk Score model or receiving a calculated Risk Score for a prior No Match or No Score, a change in discount level can result and will be applied. The PAC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

## 277. **Comp Claim Free Discount**

### New Business

#### Single Car

If the account has not had any Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\*, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

#### Multi Car

If the account has not had any Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\* a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\*, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims\* in the new business experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

\*\*The new business experience period is the 72 months prior to being insured with the Company.

### Renewal Business

#### Single Car

If the account has not had any Comprehensive paid claims\* during the most recent 36 months within the policy's renewal experience period\*\*, a discount will be applied to the Comprehensive coverage for the insured vehicle. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

#### Multi Car

If there have been no Comprehensive paid claims\* on the account during the most recent 36 months within the policy's renewal experience period\*\*, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If there has been no more than one Comprehensive paid claim\* during the most recent 36 months within the policy's renewal experience period\*\* on the account and that claim occurred since being insured with the Company, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The most recent Comprehensive paid claim\* that occurred with the Company in the renewal experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims\* during the most recent 36 months in the renewal experience period\*\*, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims\* in the renewal experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

\*\*The renewal experience period shall be the 72-month period prior to the effective date of the next renewal.

Note: For new and renewal business, multiple Comprehensive claims incurred on the same date will be considered one claim. Claims assessed on a recreational vehicle policy are not considered when evaluating the account for Comprehensive Claim Free Discount eligibility.

Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed.

278. **Defensive Driver Discount** – Any insured age 55 or over who is the principal driver of the vehicle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain discount. Refer to Auto rate section R-9 for the Defensive Driver Discount factor.

279. **Student Away at School Discount**

A "Youthful Unmarried Female Operator" or a "Youthful Unmarried Male Operator" who is a resident student at a school, college, or educational institution over 100 road miles from the place of principal garaging of the vehicle, shall be considered a resident in the household, but the vehicle shall be given a discount on Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums. This rate reduction does not apply if the "Youthful Unmarried Operator" has a vehicle at the campus location. Refer to Auto rate section R-9 or Cycle rate section R-9 for the Student Away at School Discount factor.

280. **TLC Tri-Line Coverage<sup>SM</sup> Discount**

For each qualifying automobile, motor home, and camping/travel trailer on the policy, a TLC Discount will be applied to Bodily Injury, Property Damage, Medical Payments, and Collision coverages when the appropriate homeowner/Special Farm Package<sup>®</sup> and life insurance or annuity conditions, as outlined below, have been met by the account. Refer to Auto rate section R-9 for the TLC Discount factor.

- The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package<sup>®</sup> policy written in American National Property And Casualty Company or an affiliated company.
- Camping/travel trailers, utility trailers and recreational vehicles do not qualify a homeowner policy for the TLC Discount.
- The homeowner/Special Farm Package<sup>®</sup> policy must be in force anytime during the 15 days prior to the effective date of the auto policy; or the qualifying new business home/Special Farm Package<sup>®</sup> policy effective date may not be greater than 90 days after the auto policy's effective date.
- There must be an active permanent life insurance policy or annuity policy on the account owner and/or spouse with American National Insurance Company, American National Life Insurance Company of Texas, or Farm Family Life Insurance Company subject to the conditions described herein. Whole Life, Whole Life with term rider, Universal Life, and Variable Universal Life policies are eligible permanent life insurance policies.

- One of the following permanent life insurance/annuity conditions must be met in order to qualify for the discount:
  1. The amount of such permanent life policy or the sum of the amounts of all such permanent life policies on the account owner and/or spouse must be:
    - Equal to or greater than the Coverage A amount for the Homeowner Dwelling forms.
    - Equal to or greater than the Coverage C amount for the Condominium form.
    - Equal to or greater than the maximum of the Coverage C amount or \$100,000 for the Tenant form.
    - Equal to or greater than the Coverage A amount under Division I of the Special Farm Package<sup>®</sup> policy.

This relationship between the amount of permanent life insurance on the account owner and/or spouse and the Coverage A or C amounts must only be met at the inception date of the discount on the account as long as the homeowner/Special Farm Package<sup>®</sup> and life policies remain in force.

If more than one homeowner/Special Farm Package<sup>®</sup> policy exists on the account, the highest Coverage A or C amount at the time of qualification will apply.

If the account changes from a Tenant to a Homeowner Dwelling form or Condominium form or Special Farm Package<sup>®</sup> policy, the relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must requalify in order for the discount to apply. However, if an account qualifies for the TLC Discount and then subsequently moves their homeowner policy to a Tenant policy, the Tenant policy will count as a qualifying homeowner policy, regardless of the relationship between the Coverage C amount and the life insurance/annuity amount.

2. The amount of such permanent life policy, or the sum of the amounts of all such permanent life policies on the account owner and/or spouse, is equal to or greater than \$500,000.
3. The annualized premium for any individual permanent life insurance policy, or the sum of the annualized premium amounts of all such permanent life policies on the account owner and/or spouse, is greater than or equal to \$1,200.
4. If the annuity method is selected, the annuity policies on the account/owner and/or spouse must have a cash value equal to or greater than \$100,000 at the inception date of the discount.

The TLC Discount may be applied to or deleted from an automobile, motor home, and camping/travel trailer policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to see if all discount requirements have been met. If not, the discount will be removed from the policy retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

## 281. **Benefits Xpress Employee Services<sup>SM</sup> Discount**

For each automobile, motor home, camping/travel trailer, utility trailer, or motorcycle on the account, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive and Collision coverage premiums when the following requirements are met:

- 1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress group program; and
- 2) The named insured has an active homeowner/Special Farm Package<sup>®</sup> policy with American National Property And Casualty Company, American National General Insurance Company or an affiliated company. The homeowner/Special Farm Package<sup>®</sup> policy must be in force anytime during the 15 days prior to the effective date of the auto policy, or the homeowner/Special Farm Package<sup>®</sup> policy effective date may not be greater than 90 days after the auto policy's effective date.

3) The account must be actively enrolled in Easy Pay for their insurance premium payments.

Refer to Auto rate section R-9 or Cycle rate section R-9 for the Benefits Xpress Discount factor. The Benefits Xpress Discount may be applied to or deleted from an automobile or motorcycle policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to verify all discount requirements are met. Any policy not meeting the requirements at this review will have the discount removed retroactively back to the effective date of the policy.

Note: Recreational vehicles are not eligible for the Benefits Xpress Program.

282. **Auto-Home Discount**

For each qualifying automobile, motor home, camping trailer, and travel trailer on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive and Collision coverage premiums when the account includes a qualifying homeowner policy written in American National Property And Casualty Company.

The qualifying homeowner policy must be in force anytime during the 15 days prior to the effective date of the automobile policy; or the qualifying new business homeowner policy effective date may not be greater than 90 days after the automobile policy's effective date. NOTE: Camping Trailers, travel trailers, utility trailers, motor homes, motorcycles, and recreational vehicles do not qualify a homeowner policy for the Homeowners Advantage Discount.

The Auto-Home Discount level will vary based on the length of time that the insured has had both their automobile and homeowner policies with American National Property And Casualty Company. Refer to Auto rate section R-9 to determine the applicable Auto-Home Discount factor.

All new business policies will be reviewed 90 days after issue to see if all discount requirements have been met. If not, the discount will be removed from the policy retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

The Auto-Home Discount will not be applied to policies receiving the TLC Discount.

283 **Fresh Start Discount™**

For each automobile, motor home, camping trailer, travel trailer, and utility trailer on the policy, a discount will be applied to the Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverage premiums when the policy is originally quoted prior to the expiration date of coverage with another insurer (unaffiliated with American National Property And Casualty Company).

This discount shall not be applied when an applicant has a current need for insurance, but no insurance is in force at the time of the quote.

The Fresh Start Discount will apply for one term only. To qualify for the Fresh Start Discount, any additional automobile policies must be added to the account during the first term of the original automobile policy on the account. Automobile policies added to the account after the first term of the original automobile policy will not be eligible for this discount.

Refer to Auto rate section R-9 to determine the applicable Fresh Start Discount factor.



## CASHBACK FROM ANPAC® PROGRAM

### 285. **CASHBACK FROM ANPAC®**

Insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company for the three-year period after their CASHBACK FROM ANPAC® enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsement premiums will not be included in the homeowner premium.

Enrollment eligibility requirements include:

- 1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and one homeowner policy written in American National Property And Casualty Company will be enrolled in the CASHBACK program. If any new policy is written in American National General Insurance Company, then the account will no longer qualify for CASHBACK FROM ANPAC®.
- 2) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company are eligible for enrollment in this program.
- 3) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.
- 4) All CASHBACK policies must be written in a state where the CASHBACK program is available.

The first refund will be made 60 days after the three-year anniversary of the CASHBACK enrollment date provided:

- A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle or homeowner policy written in American National Property And Casualty Company during this time period other than automobile Towing and Labor claims, homeowner Earthquake claims, Secure I.D. from ANPAC® claims, and/or Equipment Breakdown claims; and
- B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy written in American National Property And Casualty Company; and
- C) the CASHBACK policies are in a state where the CASHBACK program is available.

Subsequent refunds will be made each year 60 days after the enrollment date anniversary provided all eligibility requirements, as listed above, are met. The refund is 25% of the combined automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner written premiums in American National Property And Casualty Company from the third prior year.

Refund Conditions and Procedures:

- 1) The CASHBACK enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.
- 2) The written premium from each CASHBACK policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.

- 3) A paid claim occurring on or after the insured is a member of the CA\$HBACK program, under any policy that is part of a CA\$HBACK account, voids a refund only for the next three-year period. Subsequent refunds will be made after the account is claim free again for three years on all CA\$HBACK policies.
- 4) If a claim is paid, the three-year time period will begin again starting at the first enrollment anniversary date after the first payment has been made. Exception: If a claim occurs prior to the anniversary date and first payment is made after the anniversary date but before 60 days after the anniversary date, then the three-year time period begins on the most recent anniversary date.
- 5) The date of the first payment of a claim will be considered the claim date when determining the three-year claim free period for refund eligibility. If a payment is made on a claim in two different years, the insured would again be eligible for a refund at the first enrollment anniversary date three years after the first claim payment was made.
- 6) If a CA\$HBACK refund is not made due to a paid claim, but later the Company successfully subrogates 100% of the claim, then the amount that should have been refunded to the insured will be refunded.
- 7) All incurred claims must be reported immediately or as soon as reasonably possible.
- 8) Once membership into the CA\$HBACK program is terminated, insureds who later requalify will do so with a new CA\$HBACK enrollment date. The enrollment eligibility requirements will be applied at the time of requalification.
- 9) Policy lapses of 45 days or less will not affect eligibility. If a policy lapse of more than 45 days occurs, the insured's CA\$HBACK enrollment anniversary date will change.

#### PREMIUM DETERMINATION

290. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 291-292. The premium for Miscellaneous Coverages is determined in Section 700.
291. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.
292. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.
  - Step 1. ZIP code factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages) Use the ZIP code in which the vehicle is principally garaged. Refer to Auto rate section R-1.
  - Step 2. Limit factor. (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Underinsured Motorist Bodily Injury, and Uninsured Motorist Property Damage coverages). Refer to Auto rate section R-2.
  - Step 3. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.
  - Step 4. Model Year Factor (Applies to Comprehensive and Collision coverages). The Model Year factor does not apply to CHROME vehicles. Refer to Rules 265-267 and Auto rate section R-3.
  - Step 5. Liability Symbol factors (Apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rules 270-274 and Auto rate section R-11.
  - Step 6. Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rules 255-259 and Auto rate section R-4.
  - Step 7. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.

- Step 8. Comp Claim Free Discount (Applies to Comprehensive coverage). Refer to Rule 277 and Auto rate section R-9.
- Step 9. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 276 and Auto rate section R-9.
- Step 10. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.
- Step 11. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 279 and Auto rate section R-9.
- Step 12. Fresh Start Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages). Refer to Rule 283 and Auto rate section R-9.
- Step 13. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Auto rate section R-9.
- Step 14. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages). Refer to Rule 282 and Auto rate section R-9.
- Step 15. Benefits Xpress Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury). Refer to Rule 281 and Auto rate section R-9.
- Step 16. Excess Vehicle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 227 and Auto rate section R-7.
- Step 17. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.
- Step 18. Multi-CHROME Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 417 and Auto rate section R-15.
- Step 19. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rules 240-241 and Auto rate section R-8.
- Step 20. Add Mounted Camper Units/Shells premium (Applies to Comprehensive and Collision coverages). Refer to Rules 450-452 and Auto rate section R-12.
- Step 21. Vehicle Type Factor for CHROME vehicles (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 417 and Auto rate section R-15.
- Step 22. Named Non-Owner factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 750 and Auto rate section R-10.
- Step 23. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 756 and Auto rate section R-10.

## DRIVING RECORD RATING PLAN (DRRP)

### ASSIGNMENT OF POINTS

300. Any private passenger automobile is to be rated under the Driving Record Rating Plan, along with utility vehicles, farm trucks, CHROME vehicles, specialty non-CHROME vehicles, motorcycles, motor homes, and camping/travel trailers.
301. **New Business Experience Period** (including added drivers). The experience period shall be the 36 months prior to being insured with the Company.
302. **Renewals Experience Period.** The experience period shall be the 36 months prior to the effective date of the next renewal.
303. DRRP points shall be assigned to each vehicle on a cumulative basis in accordance with Rules 300 through 350 for each accident and/or violation for which the applicant or any operator currently residing in the same household and rated to the vehicle, has been convicted during the experience period.
304. If one occurrence involves more than one traffic conviction, or an accident and one or more traffic convictions, then the total number of DRRP points assigned to the occurrence shall be the total of the DRRP points for each accident and/or conviction.
305. In turn, a Secondary Classification Rating Factor, based upon the accumulated DRRP points of all rated drivers to the vehicle, will be applied to the premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverages.
306. For motorcycle rating: DRRP points for accidents and convictions will not be assigned to the motorcycle if the motorcycle operator is rated to an automobile insured in American National Property And Casualty Company or American National General Insurance Company or an affiliated company. However, the accidents and convictions will be considered when determining the eligibility for motorcycle discounts.
307. For motor home and camping/travel trailer rating: Accident and Conviction surcharges will not be applied to the motor home and/or camping/travel trailer if there are other autos insured with American National Property And Casualty Company or American National General Insurance Company or an affiliated company.

### CONVICTIONS

310. A violation conviction is considered chargeable the date the conviction occurred. The word conviction includes a plea of guilty or forfeiture of bond. If a conviction is subsequently dismissed, then it will not be considered chargeable. Equipment violations will be ignored.
311. For each conviction defined below, occurring within the experience period, assign the applicable DRRP points:

<u>Conviction</u>	<u>DRRP Points</u>
1) Driving a motor vehicle while under the influence of intoxicating liquor or narcotic drugs. DWI. DUI.	5
2) Refusal to submit to testing for alcohol or drugs. Implied consent. Expressed consent.	5
3) Driving with a blood alcohol content equal to or greater than the state BAC level.	5
4) Evading a police officer.	6
5) Failure to stop and report or identify oneself when involved in an accident. Hit and run.	6
6) Homicide or assault arising out of the operation of a motor vehicle.	6
7) Manslaughter, criminal negligence, or a felony involving the use of a motor vehicle.	6

<u>Conviction</u>	<u>DRRP Points</u>
8) Illegal possession of alcoholic beverages or narcotics in an automobile.	5
9) Drag racing or competitive driving on a public street or highway.	6
10) Operating a motor vehicle without the owner's permission, stealing an automobile.	6
11) Speeding in excess of 100 mph.	6
12) Reckless driving	6
13) Driving during a period while driver's license is revoked, suspended, or cancelled.	6
14) Operating with an altered, borrowed, or stolen driver's license.	5
15) Operating a motor vehicle without a driver's or chauffeur's license, or permit.	5
16) Failure to file or maintain future proof of Financial Responsibility Laws. Current revoked or suspended license.	5
17) The making of false statements in the application for license or registration.	4
18) Transporting hazardous substances without proper license, safety devices, or cautions to do so.	5
19) Impersonating an applicant for license or registration, or procuring a license or registration through impersonation whether for himself/herself or another.	4
20) Driving a motor vehicle in a careless or imprudent manner or in a manner which results in a conviction of a similar charge.	4
21) Loaning operator's license to someone else.	4
22) Permitting an unlicensed person to drive.	4
23) Driving too fast for conditions (including "imprudent speed" and "speed excess").	2
24) Illegal or improper passing.	2
25) Failure to yield right-of-way.	2
26) Failure to yield to a pedestrian.	2
27) Violating restrictive driver's license.	3
28) Suspended license due to failure to pay fine or appear in court.	3
29) Open bottle charge.	3
30) Driving on wrong side of highway or failure to keep right, including "over centerline."	2
31) Failure to have vehicle under control.	2

<u>Conviction</u>	<u>DRRP Points</u>
32) Driving with expired license	1
33) SR-22 Filing required for state. DRRP points shall apply for one full policy term. When a SR-22 filing is made at midterm, then the DRRP points shall apply for the remainder of that policy term plus the next full policy term.	3
34) <b>All Other</b> moving traffic convictions including speeding: First conviction of any violation (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	1
Second and each conviction of any violation thereafter (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	2

## ACCIDENTS

320. Assign the applicable DRRP points for each accident occurring within the experience period if the accident resulted in payment of more than \$500 and if the accident involved any assigned operator who was at-fault. DRRP points should be assigned according to all assigned drivers to the vehicle when differentiating between Most Recent Accident and Each Additional Accident.

<u>Description</u>	<u>DRRP Points</u>
* Most Recent Accident:	
Within the last 12 months	3
Within the last 12 to 24 months	2
Within the last 24 to 36 months	1
* Each Additional Accident:	
Within the last 12 months	6
Within the last 12 to 24 months	5
Within the last 24 to 36 months	4

321. Exceptions to Assignment of DRRP points for Accidents. No DRRP points shall be assigned for accidents occurring under the following circumstances provided the insured demonstrates satisfactory evidence:

- \* Automobile lawfully parked (an automobile rolling from a parked position shall not be considered as lawfully parked, but shall be considered as the operation of the last operator); or
- \* Applicant or other operator residing in the same household, or owner reimbursed by or on behalf of, a person responsible for the accident or has judgment against such person; or
- \* Automobile of an applicant or other operator resident in the same household struck in the rear (going the same direction) by another vehicle, and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident; or
- \* Operator of the other automobile involved in such accident was convicted of a moving traffic violation and the applicant or other operator resident in the same household was not convicted of a moving traffic violation in connection therewith; or
- \* Automobile operated by applicant or other operator resident in the same household is damaged as a result of contact with a "hit-and-run" driver or uninsured motorist, if applicant or other operator so reports the accident to proper authority within 24 hours; or
- \* Accidents involving losses paid solely under the Comprehensive, Medical Payments, Uninsured Motorist, Underinsured Motorist, Accidental Death Indemnity, or Loss of Income coverages; or
- \* Accidents occurring as a result of the operation of any automobile in response to an emergency if the operator, at the time of the accident, was responding to a call to duty as a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. NOTE: This exception does not include an accident occurring after the emergency situation ceases or after the private passenger automobile ceases to be used in response to such emergency.

322. No DRRP points shall be assigned to the vehicle involved in an accident when the operator involved in such accident has been assessed DRRP points as a named insured or rated operator of another vehicle insured with this Company.
323. If DRRP points have been assigned as the result of an accident and it is subsequently learned that the accident falls under one of the exceptions enumerated in the rules, the Company shall refund to the insured the increased portion of the premium generated by the accident.

#### OTHER CONDITIONS

330. DRRP points assignable for Other Conditions:

<u>Description</u>	<u>DRRP Points</u>
* <b>Unverifiable Three-Year Driving Record</b> including any inexperienced operator the Company cannot obtain a current three-year MVR. The DRRP points shall only apply for one year.	4
* <b>Inexperienced Operator</b> – Any operator older than 21 years, who has not been licensed for the last 36 months. This includes any individual from a foreign country who has been licensed in the United States for less than three years. The DRRP points shall apply only until the operator has been licensed for three years.	4

**NOTE:** If more than one surcharge is applicable to a driver for any combination of the Other Conditions listed above, then only the surcharge with the highest DRRP points will be applied.

If the operator meets the criteria set forth in the above Other Conditions, then the applicable surcharge will apply to all vehicles to which the operator is assigned.

331. **High Risk Vehicles**

For each High Risk Vehicle listed below, assign six (6) DRRP points.

AC Cobra (2004-2006)	KTM
Alfa Romeo 8C (2008)	Lamborghini (1985-Present)
Allard (1985-Present)	Lexus LFA (2010-Present)
Ariel Atom	Lotus (1985-Present)
Ascari	Maserati (1985-Present)
Aston Martin (1985-Present)	McLaren
Auburn (1985-1994)	Mercedes-Benz SLR, SL65
Audi R8 (2010-Present)	Morgan (1985-Present)
Avanti (1985-1991)	Mosler
Bentley (1985-Present)	Nissan GT-R (2009-Present)
Bertone (1985-2003)	Noble
Bitter (1985-1989)	Pagani
Caterham (1985-Present)	Panoz
Chevrolet Corvette ZR1 (2009-Present)	Pantera (including DeTomaso and Mangusta) (1985-1996)
Cizeta-Moroder (1991-1995)	Panther (1985-1990)
Daimler (1985-Present)	PininFarina (1985-Present)
Dodge Viper	Porsche 959, Carrera Turbo, GT, GT2, GT3, Turbo S
Excalibur (1985-1989)	Rolls Royce (1985-Present)
Farboud/Farbio	RUF (1985-Present)
Ferrari (1985-Present)	Saleen S7
Ford GT (2003-2006)	Scimitar (1985-1990)
Gray Market Vehicles	Sterling (1985-1991)
ISO (1985-1996)	Tesla Roadster (2010-Present)
Jaguar XJ220	TVR (1985-Present)
Jensen (1985-2001)	Wiesmann
Koenigsegg	Zimmer (1985-1988 / 1998-Present)

## SECONDARY CLASSIFICATION RATING FACTORS

340. The rates shown in the rate manual are for one DRRP point. To determine the rates for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for any other amount of DRRP points, apply the Secondary Classification factors as shown in the premium determination section. Refer to Auto rate section R-8 or Cycle rate section R-8 for DRRP Points and corresponding rating factors.

## OTHER PROVISIONS

350. The Driving Record Rating Plan points as determined in the above rules, shall apply to the operator involved in the incident and the vehicle that the operator is assigned to. If that operator uses two or more cars equally, any points developed under the Plan shall be assigned to the car with the highest base premium.

## MISCELLANEOUS VEHICLES

### UTILITY TRAILERS – Used with Private Passenger Automobiles (Camping/Travel Trailers not included)

400. Coverage is available to utility trailers designed to be pulled or towed behind a private passenger automobile provided it is not a camping or travel trailer, passenger trailer, a trailer used for business purposes, or a trailer used as premises for office, store or display purposes.
401. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the utility trailer, except when the utility trailer is being used for business purposes with other than a private passenger automobile or when the utility trailer is located for use as a residence or premises.

402. Rating for Comprehensive and Collision Coverages:

Under these two coverages, utility trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the trailer and automobile.

Refer to Auto rate section R-14 to locate the base rate for the desired coverage. In this order, adjust the base rate for the following if the adjustment is applicable and not already reflected in the base rate. Round each adjustment to the nearest dollar.

- Step 1. Deductible Factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-14.
- Step 2. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-14.
- Step 3. Benefits Xpress Discount (Applies to Comprehensive and Collision coverages). Refer to Rule 281 and Auto rate section R-9.
- Step 4. Fresh Start Discount (Applies to Comprehensive and Collision coverages). Refer to Rule 283 and Auto rate section R-9.
- Step 5. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Comprehensive and Collision coverages). Refer to Rule 756 and Auto rate section R-10.

When determining the actual cash value, include the cost of all permanent fixtures and equipment of the utility trailer. Do not include miscellaneous personal property that is not a permanent part of the trailer. The minimum total semiannual premium is \$10.

403. Surcharges and discounts (except for Benefits Xpress and Fresh Start) do not apply to utility trailers, nor do utility trailers qualify other vehicles for discounts.



## CHROME® PROGRAM

410. In addition to the specific CHROME underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the CHROME Program.
411. Vehicles in this program are insured under the Agreed Value Endorsement to the Family Automobile Policy. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three:
1. the actual cash value of the stolen or damaged property; or
  2. the amount necessary to repair or replace the property; or
  3. the amount shown in the Declaration.

The Agreed Value Endorsement also provides coverage for spare parts up to \$1,000, not to increase the limit of coverage.

412. The following vehicles, as defined below, are eligible for coverage under the CHROME Program. Additional CHROME requirements:
- Minimum appraised value of \$2,500.
  - Protected in a fully enclosed and locked garage when not in use.
  - Not used for daily transportation.
  - Comprehensive Coverage required at all times.
  - Physical damage coverage must be written at 100% of the current appraised value.

\* **Classic/Antique/Modern Classic Vehicle –**

**Classic/Antique** - An automobile of the private passenger type, manufactured 25 or more years prior to the current year, restored to original condition, and legal for use on U.S. Highways.

**Modern Classic** – A restricted use “show quality” collectible automobile of the private passenger type, manufactured within the last 25 years of the current year, with an agreed value of \$15,000 to \$100,000. The vehicles are limited production or rare out-of-production vehicles and are not used for daily transportation. Modern Classics are insured with the Modern Classic Vehicle Enhancement Endorsement to the Family Automobile Policy. Included in this endorsement:

- Full replacement coverage for new cars. Where the covered vehicle's damage exceeds 25% of the original purchase price within twelve months of the manufacturer's title transfer and before the odometer reaches 10,000 miles, we will pay the amount shown in the Declarations.
- No deduction for depreciation on partial losses on all repair parts except for the engine and drive train components.

\* **Hot/Street Rod Vehicle** – An automobile of the private passenger type, manufactured prior to 1949, with body and engine modifications, and legal for use on U.S. Highways.

\* **Replica/Assembled (Kit) Vehicle –**

**Replica** - A commercially assembled reproduction of a private passenger type automobile. This vehicle must be legal for use on U.S. Highways.

**Assembled (Kit)** - An automobile of the private passenger type, consisting of separately manufactured components and assembled by a kit car manufacturer or individual. This vehicle must be legal for use on U.S. Highways. Dune Buggies are not included in this definition.

\* **Original** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, in original condition, and legal for use on U.S. Highways.

\* **Modified/Custom Vehicle** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, with modifications to the body or engine, and legal for use on U.S. Highways.

\* **Exotic Vehicle** – An original automobile of the private passenger type with an agreed value over \$100,000, which because of its unique or rare design, limited production, or specific make and model year of manufacture is an object of curiosity, increasing in value rather than depreciating in value. This vehicle must be legal for use on U.S. Highways. Refer to Rule 331 for information on assigning DRRP points to High Risk Vehicles.

413. The following vehicles are **ineligible** for classification and rating as a CHROME vehicle:

- \* Vehicles used for racing or demonstration of speed or power, used on a track, or used in timed events.
- \* Vehicles under construction.
- \* Motorcycles.
- \* Gray Market vehicles.
- \* Farm trucks and tractors.
- \* Vehicles which are not classified as private passenger autos.
- \* Vehicles equipped with nitrous oxide.
- \* Fire trucks.
- \* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.

414. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles. Once Liability Coverage is written on a CHROME vehicle, it may not be deleted.

415. For CHROME vehicles only, a 5% Comprehensive and/or Collision deductible with a minimum amount of \$1,200 is available. The minimum Comprehensive and/or Collision deductibles offered in the CHROME Program are as follows:

<u>Vehicle Type</u>	<u>Minimum Deductible</u>
Classic/Antique	\$200
Modern Classic	\$500
Hot/Street Rod	\$200
Replica/Assembled (Kit)	\$200
Original	\$200
Modified/Custom	\$200
Exotic	\$1,000

416. Utility trailers used to haul CHROME vehicles should be afforded coverage under the private passenger auto policy (see Section 400.) Custom trailers pulled by a CHROME vehicle carrying personal belongings should also be insured under the private passenger auto policy as a Utility Trailer.

417. Rating for all coverages:

CHROME vehicles are rated according to the private passenger automobile rules and rates except:

- a. To calculate the Comprehensive and Collision premiums, the physical damage symbol will be determined from the agreed value amount. See the chart in Rule 259;
- b. An additional factor for each coverage will be applied as shown in the premium determination section. This factor will be based on type of CHROME vehicle, model year (Modern Classic vehicles only), mileage and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME vehicles.
- c. Multi-Car Classification is not applicable for the Primary Classification of CHROME vehicles – refer to Rule 222. For accounts with more than one CHROME vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME Discount factor will be applied to each CHROME vehicle on the account to the coverages shown in the premium determination. The discount factor is based on the number of CHROME vehicles on the account that carry Bodily Injury Coverage. Refer to Auto rate section R-15 for the applicable factor.

All other applicable private passenger automobile discounts and surcharges apply to CHROME vehicles.

#### SPECIALTY NON-CHROME® VEHICLES

420. In addition to the specialty non-CHROME underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle. Specialty non-CHROME vehicles are rated as regular use automobiles.

421. The limit of liability for all losses shall not exceed the lesser of:
1. the actual cash value of the stolen or damaged property; or
  2. the amount necessary to repair or replace the property; or
  3. the amount shown in the Declaration.
422. The following vehicles, as defined below, are eligible for coverage as specialty non-CHROME.
1. Vehicles 25 years or older with physical damage coverage that do not qualify for CHROME due to condition, usage, or garaging.
  2. Vehicles under construction – regardless of age. Vehicles under construction must be written with the Car Under Construction Endorsement. Refer to General Rules 745-747.
  3. Additional eligibility requirements:
    - Comprehensive coverage required at all times
    - Physical damage coverage must be written at 100% of the current appraised value.
423. The following vehicles are ineligible for classification as a specialty non-CHROME vehicle:
- \* Vehicles used for racing or demonstrations of speed or power, used on a track, or used in timed events.
  - \* Motorcycles
  - \* Gray Market vehicles
  - \* Farm trucks and tractors
  - \* Vehicles which are not classified as private passenger autos
  - \* Vehicles equipped with nitrous oxide
  - \* Fire trucks
  - \* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.
424. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles.

#### UTILITY VEHICLES

425. A utility vehicle is a pickup, panel or van bodied automobile that is essential to the insured's employment as an artisan or craftsman, or used in the installation, maintenance or repair of furnishings or equipment, excluding wholesale or retail delivery.
426. The same underwriting rules and requirements that apply to the other private passenger type automobiles apply in determining the eligibility of each applicant for utility vehicle coverage.
427. Coverage under this program is only to be extended to applicants who already have another policy in force with this company for themselves or members of their households, or who will be applying for such coverage in connection with this application.
428. The following vehicles are **ineligible** for classification and rating as a utility vehicle:
- \* An automobile used for renting and livery work or for carrying passengers or property for a consideration.
  - \* Vehicles that are operated by employees of the insured.
  - \* A vehicle with a load capacity of over one ton.
429. Rating for All Coverages:
- Utility Vehicles are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for applicable Primary Classification rating factors specifically for utility vehicles using the following Primary Classification codes:

	<u>Class Code</u>
Any operator under Age 25	03
All Others	04

430. All private passenger automobile discounts and surcharges apply to utility vehicles.

#### FARM TRUCKS

435. A farm truck is a vehicle with four or more wheels principally garaged on a farm or ranch.

436. To be eligible for coverage, the vehicle cannot be used in going to or from work, other than farming or ranching. There is no hauling for others more than 10% of the vehicle use. It is not used to make more than one trip a month into or through a metropolitan area nor is it operated beyond a 150-mile radius of its garaging location. Vehicles used for hire or custom farming are not eligible.

437. The same underwriting rules and requirements that apply to private passenger automobiles apply in determining the eligibility of each applicant for farm truck coverage.

438. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

439. Rating for All Coverages:

Farm Trucks are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for the applicable Primary Classification codes and rating factors specifically for Farm Trucks using the following Primary Classification codes:

	<u>Class Code</u>
Any operator under Age 25	ON
All Others	OP

440. All private passenger automobile discounts and surcharges apply to farm trucks.

#### MOUNTED CAMPER UNITS/SHELLS

450. Coverage is available for a mounted camper unit/shell designed to be mounted or installed on a pickup truck or other private passenger automobile.

451. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camper unit/shell, except when the camper unit/shell is being used for business purposes with other than a private passenger automobile or when the camper unit/shell is located for use as a residence or premises.

452. Rating for Comprehensive and Collision Coverages:

All camper units/shells must be shown on the application/change form with the corresponding "actual cash value." The Comprehensive and Collision Coverage rates for mounted camper units/shells are based upon the "unit's actual cash value" and are shown in Auto rate section R-12. The premium for a mounted camper unit/shell must be added to the respective vehicle's comprehensive and/or collision premium after the class factor has been applied. The Comprehensive and Collision deductibles chosen for the mounted camper unit/shell must be the same as those carried on the insured vehicle.

#### RECREATIONAL VEHICLES

460. The following vehicles are eligible for coverage under the Recreational Vehicle Program:

\* All-Terrain Vehicle (ATV) (Statistical Code OD) – A three (3) or more wheeled, self-propelled vehicle equipped with balloon tires or crawler-treads, capable of traveling over rugged terrain or moving through water and used principally off public roads.

\* Dune Buggy (Statistical Code OE) – A four-wheeled, self-propelled vehicle used principally off public roads. Additionally, a dune buggy must be equipped with a roll bar, safety belts or harnesses. Dune buggies used for competition are ineligible.

- \* Golfmobile (Statistical Code OF) – A three (3) or four (4) wheeled, self-propelled vehicle with limited speed capabilities, used principally to transport players around the golf course, on private premises, or in retirement communities where it is used as a form of transportation within the community only.
- \* Snowmobile (Statistical Code OG) – A self-propelled vehicle of the crawler-tread and ski type, capable of traveling over ice and snow and used principally off public roads.
- \* Trail Bike (Statistical Code OH) – A motorcycle, limited to 250 cc's, used principally off public roads, on trails or rugged terrain and not licensed for use on public roads.
- \* Minibike (Statistical Code OI) – A small motorcycle or scooter intended for use off public roads and is not registered or licensed for such use.

461. A recreational vehicle policy shall be written for a **twelve-month term**.
462. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households or who will be applying for such policy in connection with this application.
463. Recreational vehicles as defined in these rules, which are owned by individuals, may be insured under the Recreational Vehicle Policy for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages.
464. The Physical Damage Coverages afforded on the insured recreational vehicle may be extended to an owned trailer, cutter, or sled designed for towing behind the recreational vehicle. The actual cash value will be included with that of the recreational vehicle for the purpose of determining the premium for the Physical Damage Coverages on the entire unit.
- Bodily Injury and Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages afforded on the insured recreational vehicle are extended to the towed vehicle without additional charge.
465. The Physical Damage Coverage for a utility trailer used for transporting recreational vehicles should be afforded under the private passenger automobile policy program. (See Section 400)
466. Refer to the RV rate section R-1 to determine the base rate for the desired coverages for each type of recreational vehicle.
467. In this order, adjust the base rate for the following if the adjustment is applicable and not already reflected in the base rate. Round each adjustment to the nearest dollar.

- Step 1. Limit Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to RV rate section R-2.
- Step 2. Engine Displacement (cc's) Factor (Applies to Bodily Injury and Property Damage coverages). Refer to RV rate section R-4.
- Step 3. Deductible Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-3.
- Step 4. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-5.

468. If the engine displacement is unavailable, use the Equivalent Chart below. Electric powered golfmobiles shall be rated in the 0 to 300-engine displacement category.

<u>Engine Displacement (cc's)</u>	<u>Horsepower (hp)</u>
0 to 300	0 to 25
300 to 600	26 to 50
Over 600	Over 50

469. No discounts or surcharges apply to vehicles insured under the Recreational Vehicle Policy, nor do recreational vehicles qualify other vehicles for discounts.

## MOTOR HOME, CAMPING TRAILER, AND TRAVEL TRAILER GENERAL RULES

### TravelStar From ANPAC®

#### MOTOR HOMES and CAMPING/TRAVEL TRAILERS

500. In addition to the specific Motor Home and Camping/Travel Trailer underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the Motor Home and Camping Travel Trailer Program.
501. Motor Homes and Camping/Travel Trailers in this program are insured under the Leisure Vehicle Amendatory Endorsement to the Family Automobile Policy. Included in this endorsement is coverage for rental reimbursement and travel expenses. Limits included are \$100 per day for rental and a maximum of \$1,500 for combined rental and travel expenses when a covered physical damage loss has occurred.
502. The following motor homes and camping/travel trailers are ineligible for classification and rating under this program:
- Motor Homes or Camping/Travel Trailers used for any commercial purposes;
  - Motor Homes used for travel in the course of business;
  - Homemade Motor Homes or Camping/Travel Trailers;
  - Motor Homes or Camping/Travel Trailers used as a permanent residence unless the motor home or travel trailer qualifies for the Full Timer Coverage Endorsement.
  - Motor Homes or Camping/Travel Trailers that have had the wheels and/or axles removed.
  - Conversion vans.

#### MOTOR HOMES

510. A motor home is a vehicle owned by the insured which is self-propelled truck or van-type motor vehicle, permanently equipped with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the vehicle chassis.
511. The usage for motor homes is principally the same as a private passenger vehicle, i.e., it is used for pleasure (occasional recreational and camping purposes), work or business (including driving to and from work or school). A motor home can also be used as a full time residence on the road (insured has no other permanent residence)\*.

\*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

512. Insureds must carry the same limits of Liability Coverage as on their other private passenger vehicles. Once Liability Coverage is written on a motor home, it cannot be taken off.

#### RATING OF MOTOR HOMES

520. Classify and rate the same as a regular private passenger vehicle subject to all rules applicable to such vehicles.
521. Motor homes will have no assigned operator unless the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company.
522. The cost new factor applicable to motor homes shall be determined using the table located in Auto rate section R-13.
523. All applicable private passenger automobile discounts and surcharges apply to motor homes.
524. Example:

Motor Home Cost New = 35,000

Comprehensive factor calculation

Step 1)	35,000 - 25,000 = 10,000	10 x 0.041 =	0.410
Step 2)	25,000 - 5,000 = 20,000	20 x 0.094 =	1.880 +
Step 3)	5,000 base	=	0.482 +
		Total Factor	2.772

## CAMPING/TRAVEL TRAILERS

### CAMPING TRAILERS

530. Coverage is available to camping trailers designed to be pulled or towed behind a private passenger automobile. Camping trailers are permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the chassis. Camping trailers consist of a permanent composite structure comprising no more than 75% of the exterior of the vehicle with canvas or other soft-sided material comprising the remainder of the exterior walls of the trailer.

### TRAVEL TRAILERS

540. Coverage is available to travel trailers designed to be pulled or towed behind a private passenger automobile. Travel trailers are permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the chassis. Travel trailers consist of a permanent composite structure with no canvas or other soft-sided material comprising the outer walls of the trailer.
541. A Travel Trailer can be used as a full time residence on the road (insured has no other permanent residence)\*.

\*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

### RATING OF CAMPING/TRAVEL TRAILERS

550. Classify and rate the same as a regular private passenger excess vehicle subject to all rules applicable to such vehicles. NOTE: Liability symbol factors are not applicable to camping/travel trailers.
551. Camping/Travel Trailers are rated as excess vehicles with no operator assigned.
552. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Towing and Labor Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camping/travel trailer, except when the camping/travel trailer is being used for business purposes with other than a private passenger automobile or when the camping/travel trailer is located for use as a residence or premises (See Full Timer Endorsement).

553. Rating for Comprehensive and Collision Coverages:

Under these two coverages, camping/travel trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the camping/travel trailer and automobile.

To determine a rate for these physical damage coverages, refer to Auto rate section R-13. The rate is figured using the camping/travel trailer's cost new and determining the appropriate cost new factor. When determining the cost price new, include the cost of all permanent fixtures and equipment of the camping/travel trailer. Do not include miscellaneous personal property that is not a permanent part of the camping/travel trailer.

554. **Aluminum Shell Surcharge**  
For Travel Trailers, a factor shall be applied when the insured travel trailer is made of lightweight aluminum construction, i.e. Airstream Trailers. This surcharge will be applied to Comprehensive and Collision coverage premiums. Refer to Auto rate section R-13 for the Aluminum Shell surcharge factors.
555. All applicable private passenger automobile discounts apply to camping/travel trailers except Passive Restraint Discount.

## MOTOR HOMES and CAMPING/TRAVEL TRAILERS SURCHARGES

### 560. **Secondary Classification Factor**

Refer to Section 300. If the motor home operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motor home surcharges. They will be considered when determining eligibility for discounts.

## PREMIUM DETERMINATION

570. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 571-572. The premium for Miscellaneous Coverages is determined in Rules 580-598 and Section 700.

571. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.

572. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

Step 1. ZIP code factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Use the ZIP code in which the vehicle is principally garaged. Note, only for policies endorsed with Full Timer Coverage: use the ZIP code factors for "Full Timer". Refer to Auto rate section R-1.

Step 2. Limit factor. (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Auto rate section R-2.

Step 3. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.

Step 4. Model Year factor (Applies to Comprehensive and Collision coverages). Refer to Rules 265-267 and Auto rate section R-3.

Step 5. Motor Home or Camping/Travel Trailer Cost New factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-13.

Step 6. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.

Step 7. Comp Claim Free Discount (Applies to Comprehensive coverage) Refer to Rule 277 and Auto rate section R-9.

Step 8. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 276 and Auto rate section R-9.

Step 9. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.

Step 10. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, and Collision coverages). Refer to Rule 279 and Auto rate section R-9.

Step 11. Fresh Start Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages). Refer to Rule 283 and Auto rate section R-9.

Step 12. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Auto rate section R-9.



- Step 13. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages). Refer to Rule 282 and Auto rate section R-9.
- Step 14. Benefits Xpress Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 281 and Auto rate section R-9.
- Step 15. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.
- Step 16. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rules 240-241 and Auto rate section R-8.
- Step 17. Motor Home, Camping Trailer, Travel Trailer Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Auto rate section R-13.
- Step 18. Aluminum Shell Surcharge factor (Applies to Comprehensive and Collision coverages). Refer to Rule 553 and Auto rate section R-13.
- Step 19. Replacement Cost Coverage factor (Applies to Comprehensive and Collision coverages). Refer to Rule 580 and Auto rate section R-10.
- Step 20. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 756 and Auto rate section R-10.

## MOTOR HOME AND/OR CAMPING/TRAVEL TRAILERS MISCELLANEOUS COVERAGES

### REPLACEMENT COST ENDORSEMENT – SA-1620

580. This endorsement provides **replacement** coverage for each motor home and/or travel trailer for which this endorsement is purchased if the insured vehicle is destroyed within the first 5 years and the insured is the original owner. Where the covered vehicle is destroyed from a covered loss within 60 months of the manufacturer's title transfer we will pay the lesser of the original purchase price or the cost to replace with a previously untitled vehicle of the same year, make, model and equipment.

This endorsement is available for owned motor homes and/or travel trailers with Comprehensive or Comprehensive and Collision coverage when the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

Coverage cannot be added after New Business policy term has expired unless the motor home and/or travel trailer is a newly purchased vehicle and the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

**NOTE:** For newly added motor homes or travel trailers previously insured for replacement cost coverage with another carrier, we will allow replacement cost coverage to be added to the motor home and/or travel trailer at the time the motor home and/or travel trailer becomes insured with ANPAC or an affiliated company when the manufacturer title transferred directly to the insured and the insured is the original owner. All other rules regarding replacement cost coverage apply.

581. Replacement Cost Endorsement premium:

Motor homes – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

Travel Trailers – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

REPLACEMENT COST COVERAGE FOR PERSONAL EFFECTS

585. Replacement cost coverage with no deduction for depreciation is provided on a motor home and/or camping/travel trailer for clothing, watches, jewelry, cameras, radios, televisions, personal computers, stereos, guns, fishing equipment, sporting and vacation equipment, linens, dishes, glassware, cooking utensils, foodstuffs, tools, etc., when Comprehensive and Collision coverage is carried.

586. The following tables are used to determine the Replacement Cost Coverage For Personal Effects endorsement number. Refer to Auto rate section R-10 for the premium for each endorsement.

<u>Endorsement</u>	<u>Limit</u>
SA-1640	\$5,000
SA-1641	\$10,000
SA-1642	\$15,000
SA-1643	\$20,000
SA-1644	\$25,000

Additional limits are available when the Full Timer Endorsement is carried:

<u>Endorsement</u>	<u>Limit</u>
SA-1645	\$35,000
SA-1646	\$50,000

The following limits are available when the Full Timer Endorsement is carried with Underwriter approval. Contact your Underwriter prior to binding these limits:

<u>Endorsement</u>	<u>Limit</u>
SA-1647	\$75,000
SA-1648	\$100,000

GAP COVERAGE – AUTOMOBILES – SA-1222

590. This endorsement is available to motor homes, camping trailers, and travel trailers. Refer to Section 740 for a description of GAP coverage.

591. Refer to Auto rate section R-10 for the applicable rating factors.

FULL TIMER COVERAGE

595. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowner policy. Full Timer Coverage is available for an insured motor home or travel trailer for which the insured uses this motor home or travel trailer as their sole residence. The insured cannot own a home or condominium or rent an apartment to be eligible for this coverage.

596. For the Limit of Liability shown below, personal liability coverage is provided for bodily injury or property damage caused by a covered occurrence. This endorsement will also pay medical expenses to others incurred within 3 years from the date of a covered bodily injury occurrence up to \$2,000 per eligible person. Additionally, this endorsement provides coverage for claim legal expenses.

597. Motor homes and/or Travel Trailers must be registered in the state in which coverage is bound to be eligible for the Full Timer Coverage Endorsement. Motor homes and/or Travel Trailers purchasing the Full Timer Coverage Endorsement are not eligible for the TLC Discount, the Auto-Home Discount or CASHBACK.

598. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-10 for the premium for each endorsement.

<u>Endorsement</u>	<u>Liability Limit</u> (Shown in Thousands)
SA-1652	\$25/\$50
SA-1654	\$50/\$100
SA-1655	\$100/\$300
SA-1656	\$250/\$500
SA-1657	\$300/\$500
SA-1658	\$500/\$500

**MOTORCYCLE GENERAL RULES**  
**AmeriCycle®**

**DEFINITIONS**

600. A motorcycle is a two- or three-wheel motor vehicle, required to be licensed and designed for use principally on public roads, including motor scooters, motor bikes, and mopeds. Only factory-built motorcycles are acceptable. Refer to the Underwriting Guidelines and Rules 601 through 604 for restrictions. Motorcycles will be classified under one of the following groups:

- **Harley-Davidson Sportster XL**
- **Harley-Davidson Cruiser FX, VR**
- **Harley-Davidson Tour FL**
- **Cruiser** – A two-wheeled motorcycle, which consists of a full-view engine, upright operator seating position with extended or pullback handlebars, and forward-mounted foot controls. An example of this type of motorcycle is the Kawasaki Vulcan.
- **Tour** – A two-wheeled motorcycle comprised of large fairings, luggage compartments, audio systems, etc. to increase rider comfort over long distance travel. An example of this type of motorcycle is the Honda Goldwing.
- **Sport Tour** – Combines sport aerodynamic styling with long distance touring features. An example of this type of motorcycle is the Honda ST1100.
- **Standard** – A basic motorcycle, which usually features upright seating for one or two passengers. This is a category for all street legal motorcycles that do not fall into other classes. An example of this type of motorcycle is the Honda Nighthawk
- **Sport** – Less aerodynamic than the Super Sport group. This type of motorcycle is often referred to as "naked" or as a bike with a half-fairing. An example of this type of motorcycle is the Yamaha Seca.
- **Super Sport** – Incorporates racing-developed technology along with full fairings and aerodynamic styling. An example of this type of motorcycle is the Honda CBR - all models.
- **High Performance** – Motorcycles with design characteristics different from Sport or Super Sport but with high performance capability. Similar to the style of a cruiser, these bikes are designed to go very fast in a straight line. They could be described as a street legal drag bike. Examples are Kawasaki ZRX1200R or Yamaha V-Max.
- **Dual** – A two-wheeled motorcycle designed for off-road use and equipped as street legal.
- **Trikes** – Must be a motorcycle converted to a three-wheeled vehicle with a trike conversion kit. The Kit must be produced by Lehman Trikes, Motor Trike, The Trike Shop, California Sidecar, D.F.T., or TR-Wing Industries.
- **Limited Production** – Any non Harley-Davidson limited production cruiser.

- **Scooter/Moped** – A two-wheeled vehicle with small wheels and a low-powered gasoline engine geared to the rear wheel, or a lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.
- **Homemade/Kit/Custom** – Any motorcycle constructed or assembled including, but not limited to a motorcycle that:
 

*is not factory built	*was built from a kit
*has an aftermarket frame	*has been rebuilt
*has a salvage title	*has a state-assigned Vehicle Identification Number
*has a non-factory engine case	

Homemade/Kit/Custom motorcycles are not eligible in most cases or may be eligible for liability coverage only. If physical damage coverage is allowed, it will be written on the Motorcycle Limits of Liability Endorsement. **These motorcycles may be submitted on a non-bound basis only.**

601. **Trikes**

To qualify, a trike must meet the following requirements:

- \* Must be a motorcycle converted to a three-wheeled vehicle with a trike or tri-car conversion unit or kit. The unit or kit must be made by an established trike or tri-car conversion manufacturer.
- \* Must have the original motorcycle manufacturer's engine.

To determine the premium, rate the motorcycle based on original make and cost new, plus the cost of the conversion package.

602. **Vintage Motorcycles**

To qualify as Vintage, the following requirements must be met:

- \* The motorcycle is at least 25 years old.
- \* The motorcycle must be kept in a garage or locked storage area.
- \* The motorcycle is not driven on a daily basis to and from work.
- \* The annual mileage is less than 2,000 miles. Usage is primarily restricted to exhibitions, parades, and club activities.
- \* Motorcycles in this program are insured under the Agreed Value Endorsement to the Motorcycle Policy. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Agreed Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.

603. **Mopeds**

The applicant must have a valid auto or motorcycle license, or a motorized bicycle operator's permit.

604. The following motorcycles are **ineligible** for coverage:

- \* Motorcycles or motor scooters used in business.
- \* Motorcycles or motor scooters leased or rented.
- \* Motorcycles or motor scooters not licensed for road use (these may be eligible in the Recreational Vehicle Program).
- \* Motorcycles used in or designed for any race, speed, or driving contest whether or not prearranged.

605. The same underwriting rules and requirements that apply to the private passenger section of this manual shall be applied in determining the eligibility of each applicant for motorcycle coverage. Complete driving record information must be given for each operator of the insured motorcycle.

606. Motorcycles are insured on an **annual policy**. Due to the seasonal exposure of the motorcycle risk, the Seasonal Pro Rata table is used to earn the premium. This table is designed to earn the majority of the premium during the time when the exposure is greatest and to discourage off-season cancellation of the policy.

607. Once Liability Coverage is written on a motorcycle it cannot be taken off.

## MOTORCYCLE DISCOUNTS AND SURCHARGES

### 610. **Safe Cycle Discount**

All operators who complete an approved motorcycle safety course are eligible for a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums. The courses eligible for this discount must have been approved by the Motorcycle Safety Foundation. A copy of the course completion certificate must be submitted to the company when making initial or renewal applications for the discount. If the insured was required by a court or sentence to take the course, then that insured is not eligible for the discount. The discount must be re-certified every five years. Refer to Cycle rate section R-9 for the Safe Cycle Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Safe Cycle Discount as long as one of the assigned drivers on the policy qualifies.

### 611. **Motorcycle Rider Group Discount**

Insureds who are a member of one of the following organizations will receive a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums:

- \* **AMA** (American Motorcycle Association)
- \* **AVA** (American Voyager Association)
- \* **BLUE KNIGHTS** (Blue Knights International Law Enforcement Motorcycle Club)
- \* **BMWMOA** (BMW Motorcycle Owners of America)
- \* **CMA** (Christian Motorcyclists Association)
- \* **GWRRA** (Gold Wing Road Rider Association)
- \* **GWTA** (Gold Wing Touring Association)
- \* **HOG** (Harley Owners Group)
- \* **HRCA** (Honda Rider's Club of America)
- \* **IBMC** (International Brotherhood of Motorcycle Campers)
- \* **MSF** (Motorcycle Safety Foundation) Instructor
- \* **MTA** (Motorcycle Touring Association)
- \* **STAR** (STAR Touring & Riding Association)
- \* **TRI** (Trike Riders International)
- \* **VMC** (Victory Motorcycle Club)
- \* **VDOG** (Vulcan Drifter Owners Group)
- \* **VROC** (Vulcan Riders and Owners Club)
- \* **WOW** (Women on Wheels)

Insureds will receive only one discount regardless of the number of clubs to which the insured has membership. Refer to Cycle rate section R-9 for the Motorcycle Rider Group Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Motorcycle Rider Group Discount as long as one of the assigned drivers on the policy qualifies.

**612. Multi-Cycle Discount**

A discount shall apply to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages if more than one motorcycle is owned by relatives residing in the same household and two or more such motorcycles are insured with ANPAC®. The Multi-Cycle discount shall also apply if one motorcycle is insured with ANPAC® and at least one other motorcycle will become insured with ANPAC® within 90 days after the effective date of the first policy. Refer to Cycle rate section R-9 for the Multi-Cycle Discount factor.

**613. Multi-Line Discount**

A Multi-Line Discount will be applied to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for each motorcycle when the appropriate conditions as outlined below have been met by the account. The amount of the discount varies with the type of multi-line business associated with the motorcycle owner's household and policies written by American National Property And Casualty Company, American National General Insurance Company, American National Lloyds Insurance Company, American National County Mutual Insurance Company, American National Insurance Company, American National Life Insurance Company of Texas, or Farm Family Life Insurance Company. Refer to Cycle rate section R-9 to determine the applicable Multi-Line Discount factor.

- \* The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package® policy and/or automobile policy with one of the companies listed above.
- \* The associated policies must be in force anytime during the 15 days prior to the effective date of the motorcycle policy; or have a new business policy effective date 90 days or less after the motorcycle policy's effective date.
- \* To receive a discount for one of the multi-line combinations with "Life," there must be an active permanent life insurance policy on the account owner and/or spouse with one of the companies listed above. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.

The Multi-Line Discount may be applied to or deleted from a motorcycle policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issued to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively to the renewal effective date.

**614. Preferred Motorcycle Customer Plus (PMC+) Discount**

The PMC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PMC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable motorcycle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums.

## **Part A:**

### **New Business**

If the principal operator has been continuously insured with his/her prior motorcycle carrier for at least three years, all operators in the household have been claim free for the prior 36 months\*, and the principal operator has three or more years' on-road motorcycle driving experience, a discount will be applied to that motorcycle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least one year\*\*, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor claims, Comprehensive claims less than \$100\*\*\*, and claims that are closed without payment will be disregarded. For accounts with only one motorcycle, one Comprehensive claim\*\*\* per household will be allowed, provided the claim is not a fire or theft loss. For accounts with two or more motorcycles, two Comprehensive claims\*\*\* per household will be allowed, provided the claims are not fire or theft losses. Multiple Comprehensive claims\*\*\* incurred on the same date will be considered one claim. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the Renewal Business section of this rule.

The PMC+ Part A Discount will be evaluated on a policy when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

\* Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PMC+ Part A Discount as they received when they were previously insured with ANPAC.

\*\* Those principal operators not qualifying for the PMC+ Discount as new business will receive a discount after being insured with our Company for 6 months. Refer to Cycle rate section R-9 to determine the applicable PAC+ Part A Discount factor.

\*\*\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

### **Renewal Business**

If the principal operator has been insured with American National Property And Casualty Company or an affiliated company for at least six months, a discount will be applied to that motorcycle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National Property And Casualty Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PMC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior motorcycle carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PMC+ Part A level for an operator was established based on the account owner's years insured, the PMC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

The PMC+ Part A Discount will be evaluated on a policy when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

## **Part B:**

For each motorcycle on the policy, a discount will be applied based on the account owner's Risk Score. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, the discount level will be adjusted accordingly. Additionally, under certain circumstances when necessary, such as changing the Risk Score model or receiving a calculated Risk Score for a prior No Match or No Score, a change in discount level can result and will be applied. The PMC+ Part B Discount will be evaluated on a policy when a new business, renewal, or reinstatement with a lapse transaction is processed.

### **615. Motorcycle Defensive Driver Discount**

Any insured age 55 or over who is the principal operator of the motorcycle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain the discount. Refer to Cycle rate section R-9 for the Motorcycle Defensive Driver Discount factor.

### **616. Secondary Classification Factor**

Refer to Section 300. If the motorcycle operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motorcycle surcharges. They will be considered when determining eligibility for discounts.

## **MOTORCYCLE PREMIUM DETERMINATION**

620. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 621-626. The premium for Miscellaneous Coverages is determined in Rules 630-696 and Section 700.

621. Determine the Motorcycle Class factor according to the age and marital status of the principal operator, and the use and annual mileage of the motorcycle. Determine the Motorcycle Engine factor according to the engine size measured in cubic centimeters of the motorcycle. Determine the Motorcycle Model Group Factor according to the model group description of the motorcycle.

622. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate limits and ZIP code. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classification in the same way as private passenger automobiles.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

623. Rating for Comprehensive and Collision Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate model year, physical damage symbols, deductible, and ZIP code. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classifications the same as private passenger automobiles. For Vintage and Under Construction motorcycles, the physical damage symbols are determined by the current value of the motorcycle. For all other motorcycles, Cost New is used to determine the physical damage symbols.



For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

624. For the purpose of rating motorcycles in excess of the number of operators on the policy, apply the Age 45 and Over Motorcycle Class factor to the extra motorcycle(s) with the lowest premium. The Engine factor should be determined according to the engine size measured in cubic centimeters of the extra motorcycle(s). An Excess Motorcycle Factor will be applied for motorcycles in excess of the number of motorcycle operators on the motorcycle policy for all types of motorcycles. Refer to Cycle rate section R-7 for the Excess Motorcycle factor.
625. For the average weekly use of the motorcycle, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

**Average Weekly Use**

**Use Classification**

Less than 30 miles  
30 miles or more

Pleasure  
Other

626. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

- Step 1. ZIP code factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Use the ZIP code in which the vehicle is principally garaged. Refer to Cycle rate section R-1.
- Step 2. Limit factor. (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Cycle rate section R-2.
- Step 3. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Cycle rate section R-5.
- Step 4. Motorcycle Model Year factor (Applies to Comprehensive and Collision coverages). Note: the model year factor does not apply to Vintage motorcycles nor to motorcycles in the Homemade/Kit/Custom model group. Refer to Rules 270-272 and Cycle rate section R-3.
- Step 5. Motorcycle Cost New Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rule 259 and Cycle rate section R-4.
- Step 6. PMC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 614 and Cycle rate section R-9.
- Step 7. Motorcycle Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 615 and Cycle rate section R-9.
- Step 8. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Cycle rate section R-9.
- Step 9. Benefits Xpress Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury). Refer to Rule 281 and Cycle rate section R-9.
- Step 10. Excess Motorcycle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 624 and Cycle rate section R-7.

- Step 11. Motorcycle Class factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property damage, and Underinsured Motorist Bodily Injury coverages). Refer to Cycle rate section R-6.
- Step 12. Motorcycle Engine factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Cycle rate section R-11.
- Step 13. Motorcycle Model Group Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 600 for group descriptions and Cycle rate section R-12 for the model group factors. Note: the model group factor does not apply to Vintage Motorcycles.
- Step 14. Safe Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 610 and Cycle rate section R-9.
- Step 15. Multi-Line Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 613 and Cycle rate section R-9.
- Step 16. Motorcycle Rider Group Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 611 and Cycle rate section R-9.
- Step 17. Multi-Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 612 and Cycle rate section R-9.
- Step 18. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Section 300 and Cycle section R-8.
- Step 19. Vintage Motorcycles factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 690 and Cycle rate section R-11.

#### INCREASED LIMITS FOR MOTORCYCLE ACCESSORIES

630. The motorcycle policy provides a coverage limit of up to \$3,000 for motorcycle accessories. This coverage limit may be increased by endorsement. The coverage added by endorsement replaces the \$3,000 limit included in the policy so that the limit of coverage stated in the endorsement is the total amount of coverage available for motorcycle accessories.
631. Motorcycle accessories are special equipment and parts that are attached to the insured motorcycle at the time of the loss. These include but are not limited to:
- \* sidecars or trailers, whether or not attached
  - \* custom paint
  - \* custom metal plating
  - \* fairings
632. Refer to chart below for the endorsement numbers and motorcycle accessories coverage limits available. Refer to Cycle rate section R-10 for the applicable premium.

<u>Endorsement Number</u>	<u>Total Coverage Amount</u>
SA-1397	\$4,000
SA-1398	\$5,000
SA-1399	\$7,000
SA-1400	\$9,000
SA-1401	\$12,000
SA-1402	\$15,000
SA-1403	\$20,000

#### MOTORCYCLE RENTAL REIMBURSEMENT – SA-1396 (\$40 per day/\$800 per occurrence)

- 640. This coverage reimburses the insured for expenses he/she incurs in renting a substitute vehicle and, in some instances, travel expenses to return home or continue to his/her destination.
- 641. Refer to Cycle rate section R-1 for the applicable base rate and ZIP code factor. Use the ZIP code in which the vehicle is principally garaged. Apply the ZIP code factor to the base rate and round to the nearest dollar.

#### MOTORCYCLE TOWING AND LABOR – SA-1395

- 650. This coverage provides insurance for towing and labor costs incurred each time the insured motorcycle is disabled.
- 651. Refer to Cycle rate section R-1 for the applicable base rate and ZIP code factor. Use the ZIP code in which the vehicle is principally garaged. Apply the ZIP code factor to the base rate and round to the nearest dollar.

#### GAP COVERAGE – MOTORCYCLES – SA-1226

- 660. Refer to Section 740 for a description of GAP coverage.
- 661. Refer to Cycle rate section R-10 for the applicable rating factors.

#### ORIGINAL PARTS ENDORSEMENT – SA-1391

- 670. In the event of a partial loss, this endorsement provides a guarantee to use only parts designated as genuine, original equipment from the manufacturer of the motorcycle when repairing owned motorcycles. This endorsement also provides coverage to replace accessories (if the accessories are considered a total loss) without depreciation, when the accessory was purchased within the 5 years prior to the date of loss.
- 671. This endorsement does not apply to motorcycles written under our Vintage program.
- 672. Refer to Cycle rate section R-10 for the applicable rate.

#### MOTORCYCLES UNDER CONSTRUCTION – SA-1393

- 680. Motorcycles under construction will be accepted without a minimum value of physical damage coverage. These vehicles must be insured for their current value. Anytime the value of the cycle and newly acquired parts exceeds the amount shown in the declarations, the value of the cycle should be increased to assure adequate coverage.
- 681. The physical damage symbols used for rating Motorcycles Under Construction are based on the current value of the motorcycle.
- 682. This endorsement does not apply to motorcycles written under our Vintage program.

#### VINTAGE MOTORCYCLES – SA-1394

- 690. Vehicles in this program are insured under the Agreed Value Endorsement. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Agreed Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.
- 691. The physical damage symbols used for rating Vintage motorcycles are based on the current value of the motorcycle.

## MOTORCYCLE LIMITS OF LIABILITY – SA-1738

695. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown in the Declarations. The limit of liability shall not exceed:

(1) The lesser of:

- (a) the actual cash value of the stolen or damaged property; or
- (b) the amount necessary to repair or replace the property; or
- (c) the actual cash value of a part, if the loss is to a part of your insured motorcycle; or
- (d) the amount shown in the Declarations.

(2) \$500 for any trailer not owned by you or a relative.

(3) \$3,000 for motorcycle accessories.

Payment for loss is reduced by any deductible shown in the Declarations.

696. This endorsement is required on motorcycles in the Homemade/Kit/Custom Group and is only available to motorcycles in the Homemade/Kit/Custom Group (see Rule 600).

## MISCELLANEOUS COVERAGES

700. None of the Miscellaneous Coverages, except Personal Injury Protection and Named Non-Owner Coverage, are subject to primary or secondary classification factors, discounts, or surcharges.

## SOUND RECEIVING OR TRANSMITTING EQUIPMENT – SA-233

705. This coverage provides insurance for direct and accidental loss of, or damage to, any sound or video receiving or transmitting equipment including that designed for use as a citizens band radio, two-way mobile radio, scanning monitor receiver, telephone or television set; including any accessories and antennas. **RADAR DETECTORS MAY NOT BE INSURED UNDER THE POLICY OR BY THIS ENDORSEMENT.**

706. This coverage applies only if the equipment at the time of loss or damage is in or upon the **covered automobile**.

707. Refer to Auto rate section R-10 for the applicable rate.

RENTAL REIMBURSEMENT – SA-595 (\$40 per day/\$800 per occurrence), SA-1008 (\$50 per day/\$1,000 per occurrence)

710. This coverage reimburses the insured for expenses he/she incurs in renting a substitute car and, in some instances, travel expenses to return home or continue to his/her destination.

711. Refer to Auto rate sections R-1, R-2, and R-15 for the applicable base rates, ZIP code factors, limit factors, youthful factor, and CHROME factors for this coverage. Use the ZIP code in which the vehicle is principally garaged. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: ZIP code factors, limit factor, youthful factor, and CHROME factor. Refer to Rule 212 to determine when the youthful factor applies.

## TOWING AND LABOR OR WINDSHIELD REPAIR

715. This coverage provides insurance for towing and labor costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.

716. Refer to Auto rate sections R-1, R-2, and R-15 for the applicable base rates, ZIP code factors, limit factors, and CHROME factors for this coverage. Use the ZIP code in which the vehicle is principally garaged. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: ZIP code factor, limit factor, and CHROME factor.

## PERSONAL INJURY PROTECTION

720. The following Personal Injury Protection coverages are available: Medical Payments Coverage, Income Disability, and Accidental Death Benefits.

These benefits as set forth below shall be provided in every automobile liability policy issued or delivered in the state of Arkansas with respect to any vehicle required to be covered by the Auto Reparations Law:

- \* the named insured shall have the right to reject any or all such coverages in writing; and
- \* once rejected in connection with a policy previously issued to him/her by an insurer, the coverage(s) need not be provided in or endorsed on to a renewal policy by the same insurer unless the insured requests such coverage(s) in writing.

721. Personal Injury Protection shall be provided to the following vehicles:

- \* Any automobile, motor home, motorcycle, motor scooter, motorbike, or similar motor vehicle registered or principally garaged in the state of Arkansas but not used as a public or livery conveyance; and
- \* Pickups, panel trucks, or sedan deliveries, which are not customarily used for business, professional, or occupational purposes.

722. Rating

- \* Medical Payments Coverage – Refer to Auto or Cycle rate sections R-1, R-2, and R-15 for the applicable base rates, ZIP code factors, limit factors, and CHROME factors for this coverage. Use the ZIP code in which the vehicle is principally garaged. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: ZIP code factor, limit factor, and CHROME factor.

- \* Income Disability Benefit – Maximum Weekly Income of \$140 for Income Earners and \$70 for Non-Income Earners.

Refer to Auto or Cycle rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.

- \* Accidental Death Benefit – \$5,000 amount.

Refer to Auto or Cycle rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.

## EXTENSION OF COVERAGES TO RENTED MOTOR HOMES, TRAVEL TRAILERS, AND CAMPING TRAILERS – SA-370

730. Non-Owned Motor Home/Trailer Rented by an Insured – A policy insuring an owned automobile may be endorsed to extend coverage to a motor home or trailer while rented for use by the insured.

731. Only such liability coverage as afforded on the owned insured automobile may be extended to the rented motor home/trailer.

732. Physical Damage Coverage provided is shown on the application.

733. The rate for this coverage is \$1 a day, with a minimum premium of \$15.

Example:

Number of Days Rented: 37

$37 \times \$1 = \$37$

Number of Days Rented: 13

$13 \times \$1 = \$13$ :

\$15 is charged since \$15 is the minimum premium

GAP COVERAGE – AUTOMOBILES – SA-1222, LEASED AUTOMOBILES – SA-1299, MOTORCYCLES – SA-1226

740. This coverage provides protection against a financial gap when a vehicle is wrecked or stolen resulting in a total loss. The financial gap occurs when the actual cash value of the vehicle is less than the vehicle loan/lease balance at the time of loss. The limit of liability for GAP Coverage shall not exceed \$10,000.
741. This coverage may be purchased for any vehicle insured under the private passenger auto policy except for leased motor homes, camping trailers and travel trailers. In addition, motorcycles are eligible to purchase this coverage (except for leased motorcycles). Recreational vehicles are **ineligible**. Vehicles under a loan with a balloon payment are also **ineligible** for GAP Coverage.
742. Vehicles must carry both Comprehensive and Collision Coverages and have a lienholder/lessor to qualify for this coverage.
743. Rating: To determine the premium for GAP coverage, multiply the sum of the final Comprehensive and Collision coverage premiums by the factors shown in Auto rate section R-10 or Cycle rate section R-10.

CAR UNDER CONSTRUCTION – SA-1406

745. This endorsement provides coverage for direct or accidental loss or damage to an automobile and its spare parts during the construction or restoration of the insured vehicle. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three:
- ACV; or
  - cost of repairs or replacement; or
  - the amount of insurance as shown on the declaration.
746. Vehicles under construction/restoration must be insured for their current value. Anytime the value of the vehicle and/or newly acquired parts exceeds the amount shown in the declarations, the value of the vehicle should be increased to assure adequate coverage.
747. The physical damage symbols used for rating physical damage coverage for a vehicle under construction are based on the current value of the automobile.

NAMED NON-OWNER COVERAGE – SA-2095 (Auto)

750. This endorsement provides coverage to those persons shown on the Declaration who do not own a vehicle licensed for road use.
- Rating: Apply the rating factor in Auto rate section R-10 to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages for an owned pleasure use vehicle used less than 7,500 miles annually. Rate as a private passenger automobile following premium determination Rule 292.
  - This endorsement is intended for situations where the named insured has no titled ownership of any vehicle, but needs to purchase private passenger automobile liability coverage.
  - The following coverages, discounts, and classifications are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Towing and Labor or Windshield Repair, GAP Coverage, Multi-Car Classification, Liability Symbol factors, Passive Restraint Discount, Student Away at School Discount, TLC Discount, and the Auto-Home Discount. Note the Named Non-Owner is not considered an eligible auto policy for the TLC Discount, Auto-Home Discount and the Multi-Line Discount.

## ADDITIONAL INTEREST ENDORSEMENTS

NON-OWNED CAR – SA-1832, NON-OWNED MOTORCYCLE – SA-1812, NON-OWNED RECREATIONAL VEHICLE – SA-1811

755. These endorsements provide limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.
- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.
  - The non-owned vehicle may be furnished for the insured's occasional or regular use.
  - Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.
  - These endorsements are intended for situations where a private passenger vehicle, motorcycle, or recreational vehicle listed on the declaration is not owned by a member of the insured household and the insured vehicle is not available for the owner's regular or frequent use.
  - The owner of the vehicle must be added as an Additional Interest – Non-owned (code N).
  - This coverage is available on all automobiles, motorcycles, and recreational vehicles.

NON-OWNED CAR OWNED BY A BUSINESS – SA-738

756. This endorsement provides limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.
- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.
  - This non-owned vehicle may be furnished for the insured's occasional use or regular use.
  - Rating: When there is no other primary insurance in force (including self-insured vehicles) use the rates for an owned business use vehicle. When the owner provides coverage for business related operation, apply the rating factor in Auto rate section R-10 for an owned pleasure use vehicle. Otherwise, rate according to the premium determination rules.
  - This endorsement is intended for situations where a private passenger vehicle listed on the declaration is not owned by a member of the insured household, and the insured vehicle is not available for the owner's regular or frequent use. This endorsement should be added when the vehicle is wholly owned by someone other than the named insured, including an employer, entity, or other party where the insured has a responsibility to provide proof of full or limited liability insurance coverage for the non-owned vehicle.
  - The owner of the vehicle must be added as an Additional Interest – Non-owned Business (code D).
  - This endorsement is not available on motorcycles or recreational vehicles.

JOINT OWNERSHIP AUTO – SA-321, JOINT OWNERSHIP MOTORCYCLE – SA-1814, JOINT OWNERSHIP RECREATIONAL VEHICLE – SA-1813

757. These endorsements extend the liability and physical damage coverage to the Joint Owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.
- This protection applies only to the coverages and limits carried by the named insured and does not increase the limits of liability shown on the declaration for the insured vehicle.
  - Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.

- These endorsements are intended for situations where a private passenger automobile, motorcycle, or recreational vehicle, listed on the declaration, is jointly owned by a member of the insured household and a nonmember of the insured household.
- The joint owner of the vehicle must be added as an Additional Interest – Joint Owner (code A).
- This endorsement is available on all automobiles, motorcycles and recreational vehicles.

#### INTERESTED PARTY – SA-768

758. This endorsement provides limited liability coverage to the designated Interested Party of the vehicle based on their interest in the insured vehicle to the extent that the Interested Party is vicariously liable.
- Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.
  - This endorsement is intended for situations where an employer or other interested party requires verification of insurance coverage and/or notification of cancellation of insurance coverage on the vehicle listed on the declaration.
  - The interested party must be added as Additional Interest – Interested Party (code C).
  - This endorsement is available on all automobiles, motorcycles and recreational vehicles.

#### LESSOR – SA-511

759. This endorsement provides limited liability and physical damage coverage to the designated Lessor of the vehicle, listed on the declaration, based on their interest of liability exposure in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.
- This protection applies only to the coverages and limits carried by the named insured and does not increase the limits of liability shown on the declaration for the insured vehicle.
  - Rating: Rate as a private passenger automobile following premium determination rule.
  - This endorsement is intended for situations where the named insured has no titled ownership of the insured vehicle listed on the Declaration and the insured has entered a lease agreement with the owner of the vehicle.
  - The Lessor of the vehicle must be added as an Additional Interest – Lessor (code B).
  - This endorsement is not available on motorcycles or recreational vehicles.



**AMERICAN NATIONAL GENERAL INSURANCE COMPANY  
FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS  
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**FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS  
GENERAL RULES**

**GENERAL PROVISIONS**

**DEFINITIONS**

100. "Owned" means owned by an individual or owned jointly by two or more relatives who are residents of the same household.
101. A private passenger automobile is a motor vehicle of the private passenger or station wagon or van type that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge.
102. A motor vehicle with a pickup body, a delivery sedan or a panel truck owned by an individual or owned jointly by two or more relatives who are residents of the same household, not customarily used in the occupation, profession, or business of the insured other than farming or ranching, shall be classified and rated as a private passenger automobile.
103. An automobile owned by a farm family, co-partnership or corporation, which is principally garaged on a farm or ranch and otherwise meets the definitions in 101 or 102 above, shall be classified and rated as a private passenger automobile.
104. A motor home, camping trailer or travel trailer that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge shall be classified and rated under the private passenger automobile program.
105. A miscellaneous vehicle is any utility trailer or motor vehicle, other than a private passenger automobile, that is owned or leased under a long-term contract and is not used to carry persons or property for a charge.
106. "Base premium" means the total of all coverage premiums calculated by including the following rating criteria when applicable to the coverage or in the state: Limit factor, Passive Restraint Discount, Model Year factor, Symbol factors, and Deductible factor.
107. An "account" consists of policies for related individuals residing in the same household. When a new account is created, the applicant will designate a member of the household as the account owner. Persons related to the account owner by blood, marriage/civil union, or adoption and residing in the same household may be included on the same account.

Generally, if all individuals residing in the household are related as noted above, only one account will exist for the household. However, under some circumstances, it may be permissible to have multiple accounts within a household of related individuals. Additionally, persons living in the same household who are not related as noted above will result in multiple accounts within the household.

**POLICY TERM**

110. Manual premiums are for a six-month policy term unless otherwise indicated.

**PREMIUM PAYMENT**

**Electronic Transfer Method of Payment**

120. **Easy Pay - The Checkless Way®**

Insureds may elect to pay their premium by automatic, electronic monthly withdrawals from a checking or savings account. An authorization form must be completed by the insured and submitted to the Home Office, along with the minimum required down payment for a new business application. A down payment is required when initiating an Easy Pay plan and when adding a policy to an existing Easy Pay plan.

No installment charge is applied to Easy Pay withdrawals.

**Automobiles/Motor Homes and Camping/Travel Trailers**

The minimum required down payment for a new business application is one month's premium (1/6<sup>th</sup> of the total term premium for six-month policies).

The down payment requirement is waived in these circumstances:

1. If the insured account qualifies under Underwriting Payment Plan Eligibility Category I.
2. If submitting a 5<sup>th</sup> car policy addition to an existing 4-car policy account.
3. If the insured has been an auto or homeowner policyholder for one full year or more.
4. If, at renewal, the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

**Motorcycles**

The minimum required down payment for a new business applicant is one month's premium (1/12<sup>th</sup> of the total term premium for twelve-month policies).

The down payment requirement is waived if the applicant is enrolled in the Benefits Xpress program, or is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

**Recreational Vehicles**

The minimum required down payment for a new business applicant is one month's premium (1/12<sup>th</sup> of the total term premium for twelve-month policies).

The down payment requirement is waived if the applicant is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

**Non-Bound Trial Applications**

No down payment should be collected for non-bound trial applications.

**Other Methods of Payment****121. Cash with Application**

All new business applications and reinstatement applications where Easy Pay is not selected as the payment method must be sent to the Home Office accompanied by a down payment remittance. If the remittance is less than the full amount due, a \$5 installment charge will be applied.

**Automobiles/Motor Homes and Camping/Travel Trailers**

A remittance of \$100 or one-half of the first six months' premium, whichever is greater, is required. If the six-month premium is less than \$100, the full amount must be submitted.

**Motorcycles**

A remittance of \$100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than \$100, the full amount must be submitted.

**Recreational Vehicles**

A remittance of \$100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than \$100, the full amount must be submitted.

**Non-Bound Trial Applications**

No down payment should be collected for non-bound trial applications.

- 122. Renewal Payment** – The renewal premium is due and payable to the Home Office on or before the policy expiration date. Auto policyholders with a term premium of at least \$50 may elect to pay the renewal premium in up to two installments. Motorcycle and recreational vehicle policyholders with a term premium of at least \$50 may elect to pay the renewal premium in up to four installments. Each installment will include a \$5 installment charge as shown on the renewal billing notice. If the amount due is less than \$10, the installment charge will be waived.

## POLICY CHANGES

- 130. All changes requiring adjustments of premiums shall be computed pro rata.
- 131. If a policy is amended and results in a total amount due of \$5 or less, such adjustment may be waived. For policies with no balance due, a return premium of \$5 or less shall be allowed only at the insured's request.

## DELETION OF COVERAGE

- 140. Coverage provided under a motor vehicle policy may be deleted during the time the vehicle is withdrawn from service. The coverages deleted afford no protection under the policy.
- 141. Any coverage may be deleted, unless it is required by statute to remain in force. For all recreational vehicles, Bodily Injury and Property Damage Liability coverage may not be deleted. Additional coverage requirements may apply to certain types of vehicles, as detailed in this manual.
- 142. Physical damage coverages may not be deleted if a lienholder exists on the policy.
- 143. Coverage that was previously deleted may be added back to the policy but not prior to notification to the agent or company. Coverage will be added on the date and time the agent or company is notified of the request.
- 144. Premium returns on deleted coverages will be computed pro rata.

## CANCELLATION

- 150. All cancellations shall be computed pro rata, except as otherwise specified in this manual.
- 151. If cancellation of a policy results in a return premium of \$5 or less, no refund will be made unless requested by the insured.

## REINSTATEMENTS

- 160. A policy which has expired or been terminated by cancellation for nonpayment may be reinstated by completion of any required form and payment of the necessary premium if the risk is acceptable from an underwriting standpoint.
- 161. Policies out of force over 45 days require a new business application to be submitted regardless of the reason for termination. In these cases, a new six-month policy term is given.
- 162. **Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.**

## WHOLE DOLLAR ROUNDING RULE

- 170. The premium for each coverage shall be rounded to the nearest whole dollar after each step in the premium calculation.
- 171. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.
- 172. This procedure shall apply to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

## MINIMUM PREMIUM RULE

- 180. A minimum premium of \$1 will apply to every applicable coverage for each vehicle. This minimum premium shall be applied to all vehicle types after all premium determination steps have been applied.

## PRIVATE PASSENGER AUTOMOBILE

### DEFINITIONS

200. "Resident" means anyone residing in the same household or any resident student at a school, college or educational institution. Military personnel not assigned to a permanent duty station are considered a "resident." Military personnel assigned to a permanent duty station should be insured, in the state where stationed, on their own policy.
201. "Operator" means an applicant, a resident in the same household as the applicant, or any other person who customarily operates the automobile. Note that an operator does not include a person who may not drive unsupervised.
202. An individual whose operation of the automobile constitutes 50% or more of that automobile's time of operation or mileage use is considered a principal operator. An individual who is the principal operator of more than one automobile shall be the rated operator of the vehicle with the highest base premium. Motor homes are not considered when determining the highest base premium vehicle if there is one or more other automobiles insured by American National General Insurance Company or an affiliated company.
203. Each individual who does not qualify as a principal operator as defined in 202, but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time of operation or mileage use of one insured automobile, is considered a principal operator for one such automobile. Motor homes are not considered if there are other automobiles insured by American National General Insurance Company or an affiliated company.
204. Each individual who does not qualify as a principal operator under Rule 202 or Rule 203, will be assigned as a principal operator on any remaining vehicle(s), subject to the Primary Classification rules.
205. "Business Use" means the use of the automobile is required by or involved in the duties of the applicant (or any other person customarily operating the automobile) in his/her occupation, profession, or business. An automobile principally operated by a clergyman shall not be considered as used for business or driven to work.
206. "Pleasure Use" means there is no business use of the automobile and it is not used in the course of driving to work or school a distance of three or more road miles one way.
207. "Work Less than 10 Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of three or more but less than ten road miles one way.
208. "Work 10 or More Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of ten or more road miles one way.
209. "Farm Use" means the automobile is principally garaged on a farm or ranch. It is not used in going to school or work, other than farming or ranching.
210. "Age" means the age attained on the last birthday as of the effective date of the current policy term.
211. "Married" means a married person living with his/her spouse.
212. A Youthful operator is any licensed driver;  
\* unmarried and under 25 years of age;  
\* owner or principal operator unmarried males 25 to 29 years of age; and  
\* married males under 25 years of age.
213. An automobile used in the course of driving to work or school includes an automobile used in a car pool or other share-the-ride arrangements, and/or an automobile driven partway to work or school.

## PRIMARY CLASSIFICATIONS

Rules 220 through 228 shall be used sequentially to determine the Primary Classifications for rating purposes.

220. Classify the automobile and/or motor home according to the age, gender, and marital status of the rated operator and the use and annual mileage of the vehicle. Classify the camping/travel trailer according to the excess vehicle rule, and the use and annual mileage of the camping/travel trailer. When the motor home is not the only vehicle insured by American National General Insurance Company or an affiliated company, the motor home shall be classified according to the excess vehicle rule and the use and annual mileage of the motor home.
221. Each operator shall be assigned to one vehicle in the household. Also, the highest premium vehicle in the household must be rated to the driver operating that vehicle most. This rule pertains to motorcycles when there are no automobiles in the household insured with American National General Insurance Company or an affiliated company. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance Company or an affiliated company. This rule does not pertain to camping/travel trailers.
222. Determine whether the automobile, motor home, and/or camping/travel trailer is a single-car or multi-car risk. In order for an automobile, motor home, or camping/travel trailer to qualify as a multi-car risk, there must be at least two vehicles on the account with either Bodily Injury or Collision coverages. The applicable Multi-Car Classification shall apply if more than one qualifying automobile, motor home, or camping/travel trailer is insured with this Company or an affiliated company. In addition, the Multi-Car Classification shall apply if one qualifying automobile, motor home, or camping/travel trailer is insured with this Company and at least one other qualifying automobile, motor home, or camping/travel trailer will become insured with the Company within 90 days of the inception date of the policy. To determine the applicable factor, refer to Auto rate section R-6.

Multi-Car Classification does not apply to CHROME vehicles when determining the Primary Classification. Multi-Car Classification applies to CHROME vehicles when determining PAC+ Part A New Business eligibility and Comp Claim Free eligibility. Note that CHROME vehicles may qualify other automobiles, motor homes, and camping/travel trailers for Multi-Car Classification.

223. The applicable "Youthful Operator" classification shall be applied separately to the number of automobiles equal to the number of youthful operators. If a youthful operator is the principal operator of two or more vehicles, the youthful class shall apply to the vehicle with the highest base premium. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance Company or an affiliated company. This rule does not pertain to camping/travel trailers.
224. If a "Youthful Operator" is not a principal operator, they should be rated as an occasional operator on the vehicle they use most frequently. Note: If the number of vehicles in the household is equal to or greater than the number of all drivers in the household, each youthful operator must be rated as a principal driver. If the youthful operator is not the principal operator of a motorcycle, then the motorcycle will not be considered when applying this rule. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance Company or an affiliated company. This rule does not pertain to camping/travel trailers.
225. If the number of youthful operators exceeds the number of automobiles, the "Youthful Operator" classifications with the highest Primary Classification Factor shall apply. If a youthful operator qualifies for the "Good Student Discount" or "Driver Training Discount," the classification factor for this discount shall be used to determine if his/her classification factor is the highest. If it is determined to be the highest, then that classification and related factor shall be used. This rule pertains to motor homes when the motor home is the only vehicle insured by American National General Insurance Company or an affiliated company. This rule does not pertain to camping/travel trailers.
226. The applicable classification shall be applied separately to the number of automobiles equal to the number of principal operators as noted below:
- \* "Principal Operator Age 45 to 64";
  - \* "Principal Operator Age 65 to 69";
  - \* "Principal Operator Age 70 to 74";
  - \* "Principal Operator Age 75 and Over".

227. For the purpose of rating automobiles in excess of the number of operators in the household, apply the following:

- \* If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* Otherwise, the "All Other" adult classification shall apply to the extra vehicle(s) with the lowest base premium.
- \* Motor homes and camping/travel trailers will receive the Principal Operator Age Classification as follows:
  - If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the motor home and/or camping/travel trailer.
  - If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the motor home and/or camping/travel trailer.
  - Otherwise, the "All Other" adult classification shall apply to the motor home and/or camping/travel trailer.
- \* An Excess Vehicle Factor will be applied for vehicles in excess of the number of operators on the policy for all types of vehicles except for CHROME, Travel Trailers, Motor Homes, Utility Vehicles, Farm Trucks, Utility Trailers, Camping Trailers, Mounted Camper Units/Shells, and Recreational Vehicles. Refer to Auto rate section R-7 for the Excess Vehicle factor.

228. For the average weekly use of the automobile, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

**Average Weekly Use**

Less than 30 miles  
30 miles or more but less than 100 miles  
100 miles or more

**Use Classification**

Pleasure  
Work less than 10 miles  
Work 10 or more miles

**GOOD STUDENT**

230. The provisions of this section do not apply to automobiles written under an Automobile Insurance Plan or Joint Underwriting Association.

231. The classification factor and statistical code shall be determined from the Good Student Classification, provided the operator or owner meets all of the requirements specified in Rule 232.

232. The Good Student Classification requirements are as follows:

- \* The owner or operator must be unmarried and under 25 years of age, and
- \* The owner or operator must be enrolled as a full-time middle school or junior high school student, enrolled as a full-time high school student, enrolled as a full-time student in a college or university, or enrolled in an academic home study program, and
- \* On each anniversary date of the policy the Company must be furnished satisfactory evidence indicating that each such student has met one of the following requirements for the immediately preceding school quarter, semester, or comparable period;
  - (a) Ranked among the upper 20% of his/her class scholastically, or
  - (b) In schools using letter grades, had a grade average of "B" or its equivalent, or if the system of letter grading cannot be averaged, no grade shall be below "B," or



- (c) In schools using numerical grade points, had an equivalent of "B," such as at least 3 in a 4, 3, 2, 1 point system, or
- (d) Was included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement, or
- (e) Ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:
  - 1. PSAT (Preliminary Scholastic Aptitude Test)
  - 2. PACT (Preliminary American College Test)
  - 3. SAT-I (Scholastic Aptitude Test – I)
  - 4. ACT (American College Test)
  - 5. Iowa Test of Basic Skills
  - 6. California Achievement Test
  - 7. TAP (Tests of Achievement and Proficiency)

233. When a vehicle would qualify for the Good Student Discount except that there are unmarried operators under 25 years of age who are not full-time students, the discount may still be allowed when any such operators, who are not full-time students, have graduated from a four-year college or university and, at the time of graduation, met the requirements listed above.

#### DRIVER TRAINING

235. The provisions of Rules 235 through 239 do not apply to Assigned Risks. The applicable "With Driver Training" class shall apply to each "Youthful Operator" under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the standards outlined in Rules 236 through 239.

236. The driver education course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice-driving phase.

237. The practice-driving requirement may be met in either of the following ways:

- \* A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.
- \* A minimum of 3 clock hours per student for actual driving experience, exclusive of observation time in the car and a minimum of 12 clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only the time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

238. The driver education course has the official approval of the State Department of Education or other responsible educational agency and was conducted by:

- \* a recognized secondary school, college, or university or
- \* other school approved and supervised by the State Department of Education or other responsible educational agency.

239. The driver education course was conducted by instructors certified by the State Department of Education or other responsible agency.

#### SECONDARY CLASSIFICATIONS

240. Classify the automobile according to the driving records of the operators as provided under the Driving Record Rating Plan in Section 300.

241. Refer to Rule 340 and Auto rate section R-8 or Cycle rate section R-8 to determine the applicable Secondary Classification Rating factor based upon the number of DRRP (Driving Record Rating Plan) points.

## CHANGES IN CLASSIFICATION

250. Changes in classification, including the addition or deletion of an operator during the term of a policy, shall be computed pro rata.
251. No change shall be made during the policy period to effect a change of the Driving Record Rating Plan Classification, except to recognize the addition or deletion of an operator or vehicle in which case the change shall be computed pro rata.

## PHYSICAL DAMAGE SYMBOLS

255. Each automobile is classified by specific symbols to aid in the premium calculation for Comprehensive and Collision coverages. Motor homes and camping/travel trailers are not classified by symbol. Refer to Auto rate section R-13 for motor home and camping/travel trailer information.
256. The symbols assigned to an automobile with a **Limit of Liability Endorsement** are determined from the limit of liability value. Refer to the chart in Rule 259 for the specific symbol. Otherwise, to determine the symbols to be assigned to each automobile, refer to the Vehicle Symbol Section of the manual. If the symbols are not published, refer to Rules 257 and 259 to determine the appropriate symbols. If Customization coverage applies, refer to Rules 260 through 262.
257. Newly Announced Models – For rating of newly announced models for which no symbols are shown, use the symbols of the latest corresponding model which is shown until announcement is made. If no corresponding prior year model symbols are shown, refer to Rule 259.
258. **1983 and Prior Model Automobiles** – To determine the appropriate physical damage symbols for such automobiles, use the following table to reassign the Comprehensive and Collision symbol shown in the Vehicle Symbol Section of the manual to the current Comprehensive and Collision Symbols:

Current Symbol	Reassigned Symbol	
	Comprehensive	Collision
Comprehensive & Collision		
1, 2, & 3	1	1
4	2	2
5	3	3
6	5	5
7	7	7
8	9	10
10	11	13
11	14	16
12	17	18
13	19	20
14	21	21
15*	22	22

\*For Comprehensive and Collision symbols higher than 15, add 7 to obtain the reassigned Comprehensive and Collision symbols.

259. To determine the appropriate cost new value of an automobile, use the manufacturer's suggested retail price or final sticker price. For rating vehicles other than newly announced models, for which no symbols are shown in the Vehicle Symbol Section of the manual, including motorcycles, use the vehicle's cost new to determine the proper symbol from the chart below:

#### COST NEW/SYMBOL CHART

Cost New / Final Sticker Price	Symbol
0 – 2,750	1
2,751 – 3,700	2
3,701 – 5,000	3
5,001 – 6,500	5
6,501 – 8,000	7
8,001 – 10,000	9
10,001 – 12,500	12
12,501 – 15,000	15
15,001 – 17,500	17
17,501 – 20,000	19
20,001 – 21,000	21
Each additional \$1,000 Or fraction thereof	add 1

#### Customization

260. Customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass, and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering, and power brakes.
261. Customized vehicles, of the van, panel, or pickup type, shall be rated for Comprehensive and Collision coverages by assigning the vehicle a symbol code based upon the total value of the vehicle and its modification (book cost new plus modifications).
262. Use the table below to determine the appropriate symbol. Then rate the vehicle according to private passenger automobile rules and rates to determine the appropriate Comprehensive and Collision rates.

TOTAL VALUE	SYMBOL CODE	TOTAL VALUE	SYMBOL CODE
0 – 2,750	1	10,001 – 12,500	12
2,751 – 3,700	2	12,501 – 15,000	15
3,701 – 5,000	3	15,001 – 17,500	17
5,001 – 6,500	5	17,501 – 20,000	19
6,501 – 8,000	7	20,001 – 21,000	21
8,001 – 10,000	9	21,001 – 22,000	22
		Each additional \$1,000 or fraction thereof	add 1

#### MODEL YEAR

265. The model year factors for Comprehensive and Collision coverages are shown in Auto rate section R-3 or Cycle rate section R-3 by model year.
266. For new model years not printed in Auto rate section R-3 or Cycle rate section R-3, the factor for each subsequent model year will be 0.05 above the factor for the preceding model year.
267. Effective October 1 of each calendar year, the Comprehensive and Collision premiums for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the premiums for the tenth preceding model year.

#### LIABILITY SYMBOLS

270. Each automobile is classified by specific liability symbols to aid in the premium calculation for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. These symbols are an indicator of the vehicle's potential loss experience.

271. For those vehicles with significantly better than average loss experience, a discount will be given. For those vehicles with significantly worse than average loss experience, a surcharge will be applied. Refer to Auto rate section R-11 for the applicable liability symbol rating factors.
272. To determine the liability symbols to be assigned to each automobile, refer to the vehicle Symbol Section of the agent manual. If a vehicle's liability symbols are not published, refer to Rules 273-274 to determine the appropriate liability symbols. Liability symbols do not apply to motor homes, camping/travel trailers, motorcycles, or recreational vehicles.
273. **Newly Announced Models** – For rating of newly announced models for which no liability symbols are shown in the manual pages, use the liability symbols of the latest corresponding model which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.
274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 9 for Bodily Injury and Property Damage coverages, and use liability symbol 7 for Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages.

#### MISCELLANEOUS DISCOUNTS

275. **Passive Restraint Discount** – The Medical Payments premium shall be reduced if the private passenger automobile or motor home is equipped with a factory-installed air bag or other passive restraint system, as described below, which meets federal safety standards. Refer to Auto rate section R-9 for the applicable Passive Restraint Discount factor.

CATEGORY	TYPE OF PASSIVE RESTRAINT
B	Driver Side Only Air Bag
C	Driver and Passenger Side Air Bag
D	Driver and Passenger Side Air Bag and Automatic Seat Belts

276. **Preferred Automobile Customer Plus (PAC+) Discount**

The PAC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PAC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable vehicle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums.

##### **Part A:**

##### **New Business**

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for at least three years and all operators in the household have been claim free for the prior 36 months\*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least one year\*\*, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor or Windshield Repair claims, Comprehensive claims less than \$100\*\*\*, and claims that are closed without payment will be disregarded. For Single-Car accounts, one Comprehensive claim\*\*\* per household will be allowed, provided the claim is not a theft or fire loss. For Multi-Car accounts, two Comprehensive claims\*\*\* per household will be allowed, provided the claims are not fire or theft losses. Refer to Rule 222 for the definition of a Multi-Car risk. Multiple Comprehensive claims\*\*\* incurred on the same date will be considered one claim. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the renewal business section of this rule.

The PAC+ Part A Discount will be evaluated on a policy when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

- \* Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PAC+ Part A Discount as they received when they were previously insured with ANPAC.
- \*\* Those principal operators not qualifying for the PAC+ Discount as new business will receive a discount after being insured with our Company for six months. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.
- \*\*\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

### **Renewal Business**

If the principal operator of a vehicle has been insured with American National General Insurance Company or an affiliated company for at least six months, a discount will be applied to that vehicle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National General Insurance Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PAC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PAC+ Part A level for an operator was established based on the account owner's years insured, the PAC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

The PAC+ Part A Discount will be evaluated on a policy when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

### **Part B:**

For each qualifying vehicle on the policy, a discount will be applied based on the account owner's Risk Score. Refer to Auto rate section R-9 to determine the applicable PAC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, the discount level will be adjusted accordingly. Additionally, under certain circumstances when necessary, such as changing the Risk Score model or receiving a calculated Risk Score for a prior No Match or No Score, a change in discount level can result and will be applied. The PAC+ Part B Discount will be evaluated on a policy when a new business, renewal, or reinstatement with a lapse transaction is processed.

## 277. **Comp Claim Free Discount**

### New Business

#### Single Car

If the account has not had any Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\*, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

#### Multi Car

If the account has not had any Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\* a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims\* during the most recent 36 months in the new business experience period\*\*, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims\* in the new business experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

\*\* The new business experience period is the 72 months prior to being insured with the Company.

### Renewal Business

#### Single Car

If the account has not had any Comprehensive paid claims\* during the most recent 36 months within the policy's renewal experience period\*\*, a discount will be applied to the Comprehensive coverage for the insured vehicle. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

#### Multi Car

If there have been no Comprehensive paid claims\* on the account during the most recent 36 months within the policy's renewal experience period\*\*, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If there has been no more than one Comprehensive paid claim\* during the most recent 36 months within the policy's renewal experience period\*\* on the account and that claim occurred since being insured with the Company, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The most recent Comprehensive paid claim\* that occurred with the Company in the renewal experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims\* during the most recent 36 months in the renewal experience period\*\*, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims\* in the renewal experience period\*\* will not be considered when determining the number of years the account is comprehensive claim free.

\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

\*\* The renewal experience period shall be the 72-month period prior to the effective date of the next renewal.

Note: For new and renewal business, multiple Comprehensive claims incurred on the same date will be considered one claim. Claims assessed on a recreational vehicle policy are not considered when evaluating the account for Comprehensive Claim Free Discount eligibility.

Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed.

#### 278. **Defensive Driver Discount**

Any insured age 55 or over who is the principal driver of the vehicle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain discount. Refer to Auto rate section R-9 for the Defensive Driver Discount factor.

#### 279. **Student Away at School Discount**

A "Youthful Unmarried Female Operator" or a "Youthful Unmarried Male Operator" who is a resident student at a school, college, or educational institution over 100 road miles from the place of principal garaging of the vehicle, shall be considered a resident in the household, but the vehicle shall be given a discount on Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums. This rate reduction does not apply if the "Youthful Unmarried Operator" has a vehicle at the campus location. Refer to Auto rate section R-9 or Cycle rate section R-9 for the Student Away at School Discount factor.

#### 280. **TLC Tri-Line Coverage<sup>SM</sup> Discount**

For each qualifying automobile, motor home, and camping/travel trailer on the policy, a TLC Discount will be applied to Bodily Injury, Property Damage, Medical Payments, and Collision coverages when the appropriate homeowner/Special Farm Package<sup>®</sup> and life insurance or annuity conditions, as outlined below, have been met by the account. The amount of the discount varies based on the rating class of all required life insurance/annuity policies, as outlined below. In order for the most preferred discount to be applied, all required life insurance policies must have been issued in the most preferred rating class. Refer to Auto rate section R-9 for the TLC Discount factors.

- The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package<sup>®</sup> policy written in American National General Insurance Company or an affiliated company.
- Camping/travel trailers, utility trailers and recreational vehicles do not qualify a homeowner policy for the TLC Discount.
- The homeowner/Special Farm Package<sup>®</sup> policy must be in force anytime during the 15 days prior to the effective date of the auto policy; or the qualifying new business home/Special Farm Package<sup>®</sup> policy effective date may not be greater than 90 days after the auto policy's effective date.

- There must be an active permanent life insurance policy or annuity policy on the account owner and/or spouse with American National Insurance Company, American National Life Insurance Company of Texas, or Farm Family Life Insurance Company subject to the conditions described herein. Whole Life, Whole Life with term rider, Universal Life, and Variable Universal Life policies are eligible permanent life insurance policies.
- One of the following permanent life insurance/annuity conditions must be met in order to qualify for the discount:
  1. The amount of such permanent life policy or the sum of the amounts of all such permanent life policies on the account owner and/or spouse must be:
    - Equal to or greater than the Coverage A amount for the Homeowner Dwelling forms.
    - Equal to or greater than the Coverage C amount for the Condominium form.
    - Equal to or greater than the maximum of the Coverage C amount or \$100,000 for the Tenant form.
    - Equal to or greater than the Coverage A amount under Division I of the Special Farm Package<sup>®</sup> policy.

This relationship between the amount of permanent life insurance on the account owner and/or spouse and the Coverage A or C amounts must only be met at the inception date of the discount on the account as long as the homeowner/Special Farm Package<sup>®</sup> and life policies remain in force.

If more than one homeowner/Special Farm Package<sup>®</sup> policy exists on the account, the highest Coverage A or C amount at the time of qualification will apply.

If the account changes from a Tenant to a Homeowner Dwelling form or Condominium form or Special Farm Package<sup>®</sup> policy, the relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must requalify in order for the discount to apply. However, if an account qualifies for the TLC Discount and then subsequently moves their homeowner policy to a Tenant policy, the Tenant policy will count as a qualifying homeowner policy, regardless of the relationship between the Coverage C amount and the life insurance/annuity amount.

2. The amount of such permanent life policy, or the sum of the amounts of all such permanent life policies on the account owner and/or spouse, is equal to or greater than \$500,000.
3. The annualized premium for any individual permanent life insurance policy, or the sum of the annualized premium amounts of all such permanent life policies on the account owner and/or spouse, is greater than or equal to \$1,200.
4. If the annuity method is selected, the annuity policies on the account/owner and/or spouse must have a cash value equal to or greater than \$100,000 at the inception date of the discount.

The TLC Discount may be applied to or deleted from an automobile, motor home, and camping/travel trailer policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to see if all discount requirements have been met. If not, the discount will be removed from the policy retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

## 281. **Benefits Xpress Employee Services<sup>SM</sup> Discount**

For each automobile, motor home, camping/travel trailer, utility trailer, or motorcycle on the account, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums when the following requirements are met:

- 1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress group program; and



- 2) The named insured has an active homeowner/Special Farm Package<sup>®</sup> policy with American National Property And Casualty Company, American National General Insurance Company or an affiliated company. The homeowner/Special Farm Package<sup>®</sup> policy must be in force anytime during the 15 days prior to the effective date of the auto policy, or the homeowner/Special Farm Package<sup>®</sup> policy effective date may not be greater than 90 days after the auto policy's effective date.
- 3) The account must be actively enrolled in Easy Pay for their insurance premium payments.

Refer to Auto rate section R-9 or Cycle rate section R-9 for the Benefits Xpress Discount factor. The Benefits Xpress Discount may be applied to or deleted from an automobile or motorcycle policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to verify all discount requirements are met. Any policy not meeting the requirements at this review will have the discount removed retroactively back to the effective date of the policy.

\*Note: Recreational vehicles are not eligible for the Benefits Xpress Program.

## 282. **Auto-Home Discount**

For each automobile, motor home, and camping/travel trailer written in American National General Insurance Company on the account, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums when the appropriate homeowner/Special Farm Package<sup>®</sup> policy conditions, as outlined below, have been met by the account. Refer to Auto rate section R-9 for the Auto-Home Discount factor.

- Camping/travel trailers, utility trailers, motor homes, motorcycles, and recreational vehicles do not qualify a homeowner policy for the Auto-Home Discount.
- A qualifying homeowner policy must be written in American National General Insurance Company. Tenant policies do not qualify automobiles, motor homes, or camping/travel trailers for the Auto-Home Discount. A qualifying Special Farm Package<sup>®</sup> policy must be written in American National Property And Casualty Company.
- The homeowner/Special Farm Package<sup>®</sup> policy must be in force anytime during the 15 days prior to the effective date of the auto policy; or the qualifying new business home/Special Farm Package<sup>®</sup> policy effective date may not be greater than 90 days after the auto policy's effective date.

The Auto-Home Discount may be applied to or deleted from an automobile, motor home, and camping/travel trailer policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to see if all discount requirements have been met. If not, the discount will be removed from the policy retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

## 283. **New Parent Discount**

If there is a child under the age of 5 years in the household, a discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums of the automobile to which the driver who primarily transports the child is assigned, provided that the driver is at least 21 years of age. The discount varies by the age of the youngest child in the household. Only one automobile on the account may receive the New Parent Discount. Refer to Auto rate section R-9 for the New Parent Discount factors.

The New Parent Discount will be evaluated on a policy when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

## CASHBACK FROM ANPAC<sup>®</sup> PROGRAM

### 285. **CASHBACK FROM ANPAC<sup>®</sup>**

For policies written in American National General Insurance Company and enrolled in CASHBACK FROM ANPAC<sup>®</sup> prior to May 14, 2008, insureds who remain claim free on all automobile, motor home, camping trailer, travel trailer, motorcycle or recreational vehicle and homeowners policies for the three-year period after their CASHBACK FROM ANPAC<sup>®</sup> enrollment date, will receive a 25% refund of their combined automobile, motor home, camping trailer, travel trailer, motorcycle or recreational vehicle and homeowner premiums from the third prior year subject to the requirements outlined below. Earthquake, Secure I.D. from ANPAC<sup>®</sup>, and Equipment Breakdown endorsement premiums will not included in the homeowner premium.

The first refund will be made 60 days after the three-year anniversary of the CASHBACK enrollment date provided:

- A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping trailer, travel trailer, motorcycle, recreational vehicle or homeowners policy during this time period other than automobile Towing and Labor claims, homeowners Earthquake claims, Secure I.D. from ANPAC<sup>®</sup> claims, and/or Equipment Breakdown claims; and
- B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping trailer, travel trailer, motorcycle, or recreational vehicle and one homeowner policy; and
- C) the CASHBACK policies are in a state where the CASHBACK program is available.

Subsequent refunds will be made each year 60 days after the enrollment date anniversary provided all requirements, as listed above, are met. The refund is 25% of the combined automobile, motor home, camping trailer, travel trailer, motorcycle or recreational vehicle and homeowners written premiums from the third prior year.

#### Refund Conditions and Procedures:

- 1) The CASHBACK enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.
- 2) The written premium from each CASHBACK policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC<sup>®</sup>, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.
- 3) A paid claim occurring on or after the insured is a member of the CASHBACK program, under any policy that is part of a CASHBACK account, voids a refund only for the next three-year period. Subsequent refunds will be made after the account is claim free again for three years on all CASHBACK policies.
- 4) If a claim is paid, the three-year time period will begin again starting at the first enrollment anniversary date after the first payment has been made. Exception: If a claim occurs prior to the anniversary date and first payment is made after the anniversary date, but before 60 days after the anniversary date, then the three-year time period begins on the most recent anniversary date.
- 5) The date of the first payment of a claim will be considered the claim date when determining the three-year claim free period for refund eligibility. If a payment is made on a claim in two different years, the insured would again be eligible for a refund at the first enrollment anniversary date three years after the first claim payment was made.
- 6) If a CASHBACK refund is not made due to a paid claim, but later the Company successfully subrogates 100% of the claim, then the amount that should have been refunded to the insured will be refunded.
- 7) All incurred claims must be reported immediately or as soon as reasonably possible.

- 8) If any new policy on the account is written in American National General Insurance Company, then the account will no longer qualify for CA\$HBACK FROM ANPAC®.
- 9) Policy lapses of 45 days or less will not affect eligibility. If a policy lapse of more than 45 days occurs, the insured's CA\$HBACK enrollment anniversary date will change.

#### PREMIUM DETERMINATION

290. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 291-292. The premium for Miscellaneous Coverages is determined in Section 700.
291. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.
292. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.
  - Step 1. ZIP code factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Use the ZIP code in which the vehicle is principally garaged. Refer to Auto rate section R-1.
  - Step 2. Limit factor. (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Underinsured Motorist Bodily Injury, and Uninsured Motorist Property Damage coverages). Refer to Auto rate section R-2.
  - Step 3. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.
  - Step 4. Model Year Factor (Applies to Comprehensive and Collision coverages.) The Model Year factor does not apply to CHROME vehicles. Refer to Rules 265-267 and Auto rate section R-3.
  - Step 5. Liability Symbol factors (Apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rules 270-274 and Auto rate section R-11.
  - Step 6. Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rules 255-259 and Auto rate section R-4.
  - Step 7. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.
  - Step 8. Comp Claim Free Discount (Applies to Comprehensive coverage.) Refer to Rule 277 and Auto rate section R-9.
  - Step 9. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 276 and Auto rate section R-9.
  - Step 10. New Parent Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 284 and Auto rate section R-9.
  - Step 11. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.
  - Step 12. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Collision coverages). Refer to Rule 279 and Auto rate section R-9.
  - Step 13. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Auto rate section R-9.

- Step 14. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 283 and Auto rate section R-9.
- Step 15. Benefits Xpress Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 281 and Auto rate section R-9.
- Step 16. Excess Vehicle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 227 and Auto rate section R-7.
- Step 17. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.
- Step 18. Multi-CHROME Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 417 and Auto rate section R-15.
- Step 19. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rules 240-241 and Auto rate section R-8.
- Step 20. Add Mounted Camper Units/Shells premium (Applies to Comprehensive and Collision coverages). Refer to Rules 450-452 and Auto rate section R-12.
- Step 21. Vehicle Type Factor for CHROME vehicles (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury, coverages). Refer to Rule 417 and Auto rate section R-15.
- Step 22. Named Non-Owner factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 750 and Auto rate section R-10.
- Step 23. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages). Refer to Rule 756 and Auto rate section R-10.

### **DRIVING RECORD RATING PLAN (DRRP)**

#### **ASSIGNMENT OF POINTS**

- 300. Any private passenger automobile is to be rated under the Driving Record Rating Plan, along with utility vehicles, farm trucks, CHROME vehicles, specialty non-CHROME vehicles, motorcycles, motor homes, and camping/travel trailers.
- 301. **New Business Experience Period** (including added drivers). The experience period shall be the 36 months prior to being insured with the Company.
- 302. **Renewals Experience Period**. The experience period shall be the 36 months prior to the effective date of the next renewal.
- 303. DRRP points shall be assigned to each vehicle on a cumulative basis in accordance with Rules 300 through 350 for each accident and/or violation for which the applicant or any operator currently residing in the same household and rated to the vehicle, has been convicted during the experience period.
- 304. If one occurrence involves more than one traffic conviction, or an accident and one or more traffic convictions, then the total number of DRRP points assigned to the occurrence shall be the total of the DRRP points for each accident and/or conviction.
- 305. In turn, a Secondary Classification Rating Factor, based upon the accumulated DRRP points of all rated drivers to the vehicle, will be applied to the premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverages.

306. For motorcycle rating: DRRP points for accidents and convictions will not be assigned to the motorcycle if the motorcycle operator is rated to an automobile insured in American National General Insurance Company, American National Property And Casualty Company or an affiliated company. However, the accidents and convictions will be considered when determining the eligibility for motorcycle discounts.
307. For motor home and camping/travel trailer rating: Accident and Conviction surcharges will not be applied to the motor home and/or camping/travel trailer if there are other autos insured with American National General Insurance Company or American National Property And Casualty Company or an affiliated company.

#### CONVICTIONS

310. A violation conviction is considered chargeable the date the conviction occurred. The word conviction includes a plea of guilty or forfeiture of bond. If a conviction is subsequently dismissed, then it will not be considered chargeable. Equipment violations will be ignored.
311. For each conviction defined below, occurring within the experience period, assign the applicable DRRP points:

<u>Conviction</u>	<u>DRRP Points</u>
1) Driving a motor vehicle while under the influence of intoxicating liquor or narcotic drugs. DWI or DUI	5
2) Refusal to submit to testing for alcohol or drugs. Implied consent. Expressed consent.	5
3) Driving with a blood alcohol content equal to or greater than the state BAC level.	5
4) Evading a police officer.	6
5) Failure to stop and report or identify oneself when involved in an accident. Hit and run.	6
6) Homicide or assault arising out of the operation of a motor vehicle.	6
7) Manslaughter, criminal negligence, or a felony involving the use of a motor vehicle.	6
8) Illegal possession of alcoholic beverages or narcotics in an automobile.	5
9) Drag racing or competitive driving on a public street or highway.	6
10) Operating a motor vehicle without the owner's permission, stealing an automobile.	6
11) Speeding in excess of 100 mph.	6
12) Reckless driving	6
13) Driving during a period while driver's license is revoked, suspended, or cancelled.	6
14) Operating with an altered, borrowed, or stolen driver's license.	5
15) Operating a motor vehicle without a driver's or chauffeur's license, or permit.	5

<u>Conviction</u>	<u>DRRP Points</u>
16) Failure to file or maintain future proof of Financial Responsibility Laws. Current revoked or suspended license.	5
17) The making of false statements in the application for license or registration.	4
18) Transporting hazardous substances without proper license, safety devices, or cautions to do so.	5
19) Impersonating an applicant for license or registration, or procuring a license or registration through impersonation whether for himself/herself or another.	4
20) Driving a motor vehicle in a careless or imprudent manner or in a manner which results in a conviction of a similar charge.	4
21) Loaning operator's license to someone else.	4
22) Permitting an unlicensed person to drive.	4
23) Driving too fast for conditions (including "imprudent speed" and "speed excess").	2
24) Illegal or improper passing.	2
25) Failure to yield right-of-way.	2
26) Failure to yield to a pedestrian.	2
27) Violating restrictive driver's license.	3
28) Suspended license due to failure to pay fine or appear in court.	3
29) Open bottle charge.	3
30) Driving on wrong side of highway or failure to keep right, including "over centerline."	2
31) Failure to have vehicle under control.	2
32) Driving with expired license	1
33) SR-22 Filing required for state. DRRP points shall apply for one full policy term. When a SR-22 filing is made at midterm, then the DRRP points shall apply for the remainder of that policy term plus the next full policy term.	3
34) <b>All Other</b> moving traffic convictions including speeding:	
First conviction of any violation (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	1
Second and each conviction of any violation thereafter (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	2

## ACCIDENTS

320. Assign the applicable DRRP points for each accident occurring within the experience period if the accident resulted in payment of more than \$500 and if the accident involved any assigned operator who was at-fault. DRRP points should be assigned according to all assigned operators to the vehicle when differentiating between Most Recent Accident and Each Additional Accident.

<u>Description</u>	<u>DRRP Points</u>
*Most Recent Accident:	
Within the last 12 months	3
Within the last 12 to 24 months	2
Within the last 24 to 36 months	1
*Each Additional Accident:	
Within the last 12 months	6
Within the last 12 to 24 months	5
Within the last 24 to 36 months	4

321. Exceptions to Assignment of DRRP points for Accidents. No DRRP points shall be assigned for accidents occurring under the following circumstances provided the insured demonstrates satisfactory evidence:

- \* Automobile lawfully parked (an automobile rolling from a parked position shall not be considered as lawfully parked, but shall be considered as the operation of the last operator); or
- \* Applicant or other operator residing in the same household, or owner reimbursed by or on behalf of, a person responsible for the accident or has judgment against such person; or
- \* Automobile of an applicant or other operator resident in the same household struck in the rear (going the same direction) by another vehicle, and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident; or
- \* Operator of the other automobile involved in such accident was convicted of a moving traffic violation and the applicant or other operator resident in the same household was not convicted of a moving traffic violation in connection therewith; or
- \* Automobile operated by applicant or other operator resident in the same household is damaged as a result of contact with a "hit-and-run" driver or uninsured motorist, if applicant or other operator so reports the accident to proper authority within 24 hours; or
- \* Accidents involving losses paid solely under the Comprehensive, Medical Payments, Uninsured Motorist, Underinsured Motorist, Accidental Death Benefits, or Income Disability coverages; or
- \* Accidents occurring as a result of the operation of any automobile in response to an emergency if the operator, at the time of the accident, was responding to a call to duty as a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. NOTE: This exception does not include an accident occurring after the emergency situation ceases or after the private passenger automobile ceases to be used in response to such emergency.

322. No DRRP points shall be assigned to the vehicle involved in an accident when the operator involved in such accident has been assessed DRRP points as a named insured or rated operator of another automobile insured with this Company.

323. If DRRP points have been assigned as the result of an accident and it is subsequently learned that the accident falls under one of the exceptions enumerated in the rules, the Company shall refund to the insured the increased portion of the premium generated by the accident.

## OTHER CONDITIONS

### 330. DRRP points assignable for **Other Conditions**:

<u>Description</u>	<u>DRRP Points</u>
* <b>Unverifiable Three-Year Driving Record</b> including any inexperienced operator the Company cannot obtain a current three-year MVR. The DRRP points shall only apply for one year.	4
* <b>Inexperienced Operator</b> – any operator older than 21 years, who has not been licensed for the last 36 months. This includes any individual from a foreign country who has been licensed in the United States for less than three years. The DRRP points shall apply only until the operator has been licensed for three years.	4

**NOTE:** If more than one surcharge is applicable to a driver for any combination of the Other Conditions listed above, then only the surcharge with the highest DRRP points will be applied.

If the operator meets the criteria set forth in the above Other Conditions, then the applicable surcharge will apply to all vehicles to which the operator is assigned.

### 331. **High Risk Vehicles**

For each High Risk Vehicle listed below, assign six (6) DRRP points:

AC Cobra (2004-2006)	KTM
Alfa Romeo 8C (2008)	Lamborghini (1985-Present)
Allard (1985-Present)	Lexus LFA (2010-Present)
Ariel Atom	Lotus (1985-Present)
Ascari	Maserati (1985-Present)
Aston Martin (1985-Present)	McLaren
Auburn (1985-1994)	Mercedes-Benz SLR, SL65
Audi R8 (2010-Present)	Morgan (1985-Present)
Avanti (1985-1991)	Mosler
Bentley (1985-Present)	Nissan GT-R (2009-Present)
Bertone (1985-2003)	Noble
Bitter (1985-1989)	Pagani
Caterham (1985-Present)	Panoz
Chevrolet Corvette ZR1 (2009-Present)	Pantera (including DeTomaso and Mangusta) (1985-1996)
Cizeta-Moroder (1991-1995)	Panther (1985-1990)
Daimler (1985-Present)	PininFarina (1985-Present)
Dodge Viper	Porsche 959, Carrera Turbo, GT, GT2, GT3, Turbo S
Excalibur (1985-1989)	Rolls Royce (1985-Present)
Farboud/Farbio	RUF (1985-Present)
Ferrari (1985-Present)	Saleen S7
Ford GT (2003-2006)	Scimitar (1985-1990)
Gray Market Vehicles	Sterling (1985-1991)
ISO (1985-1996)	Tesla Roadster (2010-Present)
Jaguar XJ220	TVR (1985-Present)
Jensen (1985-2001)	Wiesmann
Koenigsegg	Zimmer (1985-1988 / 1998-Present)

## SECONDARY CLASSIFICATION RATING FACTORS

340. The rates shown in the rate manual are for one DRRP point. To determine the rates for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for any other amount of DRRP points, apply the Secondary Classification factors as shown in the premium determination section. Refer to Auto rate section R-8 or Cycle rate section R-8 for DRRP Points and corresponding rating factors.



## OTHER PROVISIONS

350. The Driving Record Rating Plan points as determined in the above rules, shall apply to the operator involved in the incident and the vehicle that the operator is assigned to. If that operator uses two or more cars equally, any points developed under the Plan shall be assigned to the vehicle with the highest base premium.

## MISCELLANEOUS VEHICLES

UTILITY TRAILERS – Used with Private Passenger Automobiles (Camping/Travel Trailers not included)

400. Coverage is available to utility trailers designed to be pulled or towed behind a private passenger automobile provided it is not a camping or travel trailer, passenger trailer, a trailer used for business purposes, or a trailer used as premises for office, store or display purposes.
401. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the utility trailer, except when the utility trailer is being used for business purposes with other than a private passenger automobile or when the utility trailer is located for use as a residence or premises.

402. Rating for Comprehensive and Collision Coverages:

Under these two coverages, utility trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the trailer and automobile.

Refer to Auto rate section R-14 to locate the base rate for the desired coverage. In this order, adjust the base rate for the following if the adjustment is applicable and not already reflected in the base rate. Round each adjustment to the nearest dollar.

- Step 1. Deductible Factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-14.
- Step 2. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-14.
- Step 3. Benefits Xpress Discount (Applies to Comprehensive and Collision coverages). Refer to Rule 281 and Auto rate section R-9.
- Step 4. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Comprehensive and Collision coverages). Refer to Rule 756 and Auto rate section R-10.

When determining the actual cash value, include the cost of all permanent fixtures and equipment of the utility trailer. Do not include miscellaneous personal property that is not a permanent part of the utility trailer. The minimum total semiannual premium is \$10.

403. Surcharges and discounts (except for Benefits Xpress) do not apply to utility trailers, nor do utility trailers qualify other vehicles for discounts.

## CHROME® PROGRAM

410. In addition to the specific CHROME underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the CHROME Program.

411. Vehicles in this program are insured under the Agreed Value Endorsement to the Family Automobile Policy. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three:
1. the actual cash value of the stolen or damaged property; or
  2. the amount necessary to repair or replace the property; or
  3. the amount shown in the Declaration.

The Agreed Value Endorsement also provides coverage for spare parts up to \$1,000, not to increase the limit of coverage.

412. The following vehicles, as defined below, are eligible for coverage under the CHROME Program. Additional CHROME requirements:

- Minimum appraised value of \$2,500.
- Protected in a fully enclosed and locked garage when not in use.
- Not used for daily transportation.
- Comprehensive coverage required at all times.
- Physical damage coverage must be written at 100% of the current appraised value.

\* **Classic/Antique/Modern Classic Vehicle –**

**Classic/Antique** - An automobile of the private passenger type, manufactured 25 or more years prior to the current year, restored to original condition, and legal for use on U.S. Highways.

**Modern Classic** – A restricted use “show quality” collectible automobile of the private passenger type, manufactured within the last 25 years of the current year, with an agreed value of \$15,000 to \$100,000. The vehicles are limited production or rare out-of-production vehicles and are not used for daily transportation. Modern Classics are insured with the Modern Classic Vehicle Enhancement Endorsement to the Family Automobile Policy. Included in this endorsement:

- Full replacement coverage for new cars. Where the covered vehicle's damage exceeds 25% of the original purchase price within twelve months of the manufacturer's title transfer and before the odometer reaches 10,000 miles, we will pay the amount shown in the Declarations.
- Repairs using only new Original Equipment Manufacturer (OEM) parts, where readily available.
- No deduction for depreciation on partial losses on all repair parts except for the engine and drive train components.

- \* **Hot/Street Rod Vehicle** – An automobile of the private passenger type, manufactured prior to 1949, with body and engine modifications, and legal for use on U.S. Highways.

\* **Replica/Assembled (Kit) Vehicle –**

**Replica** – A commercially assembled reproduction of a private passenger type automobile. This vehicle must be legal for use on U.S. Highways.

**Assembled (Kit)** – An automobile of the private passenger type, consisting of separately manufactured components and assembled by a kit car manufacturer or individual. This vehicle must be legal for use on U.S. Highways. Dune Buggies are not included in this definition.

- \* **Original** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, in original condition, and legal for use on U.S. Highways.

- \* **Modified/Custom Vehicle** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, with modifications to the body or engine, and legal for use on U.S. Highways.

- \* **Exotic Vehicle** – An original automobile of the private passenger type with an agreed value over \$100,000, which because of its unique or rare design, limited production, or specific make and model year of manufacture is an object of curiosity, increasing in value rather than depreciating in value. This vehicle must be legal for use on U.S. Highways. Refer to Rule 331 for information on assigning DRRP points to High Risk Vehicles.

413. The following vehicles are **ineligible** for classification and rating as a CHROME vehicle:

- \* Vehicles used for racing or demonstration of speed or power, used on a track, or used in timed events.
- \* Vehicles under construction.
- \* Motorcycles.
- \* Gray Market vehicles.
- \* Farm trucks and tractors.
- \* Vehicles which are not classified as private passenger autos.
- \* Vehicles equipped with nitrous oxide.
- \* Fire trucks.
- \* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.

414. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles. Once Liability Coverage is written on a CHROME vehicle it may not be deleted.

415. For CHROME vehicles only, a 5% Comprehensive and/or Collision deductible with a minimum amount of \$1,200 is available. The minimum Comprehensive and/or Collision deductibles offered in the CHROME Program are as follows:

<u>Vehicle Type</u>	<u>Minimum Deductible</u>
Classic/Antique	\$200
Modern Classic	\$500
Hot/Street Rod	\$200
Replica/Assembled (Kit)	\$200
Original	\$200
Modified/Custom	\$200
Exotic	\$1,000

416. Utility trailers used to haul CHROME vehicles should be afforded coverage under the private passenger auto policy (see Section 400.) Custom trailers pulled by a CHROME vehicle carrying personal belongings should also be insured under the private passenger auto policy as a Utility Trailer.

417. Rating for all coverages:

CHROME vehicles are rated according to the private passenger automobile rules and rates except:

- a. To calculate the Comprehensive and Collision premiums, the physical damage symbol will be determined from the agreed value amount. See the chart in Rule 259;
- b. An additional factor for each coverage will be applied as shown in the premium determination section. This factor will be based on type of CHROME vehicle, model year (Modern Classic vehicles only), mileage, and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME vehicles.
- c. Multi-Car Classification is not applicable for the Primary Classification of CHROME vehicles – refer to Rule 222. For accounts with more than one CHROME vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME Discount factor will be applied to each CHROME vehicle on the account to the coverages shown in the premium determination. The discount factor is based on the number of CHROME vehicles on the account that carry Bodily Injury Coverage. Refer to Auto rate section R-15 for the applicable factor.

All other applicable private passenger automobile discounts and surcharges apply to CHROME vehicles.

#### SPECIALTY NON-CHROME® VEHICLES

420. In addition to the specialty non-CHROME underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle. Specialty non-CHROME vehicles are rated as regular use automobiles.

421. The limit of liability for all losses shall not exceed the lesser of:
1. the actual cash value of the stolen or damaged property; or
  2. the amount necessary to repair or replace the property; or
  3. the amount shown in the Declaration.
422. The following vehicles, as defined below, are eligible for coverage as specialty non-CHROME.
1. Vehicles 25 years or older with physical damage coverage that do not qualify for CHROME due to condition, usage, or garaging.
  2. Vehicles under construction – regardless of age. Vehicles under construction must be written with the Car Under Construction Endorsement. Refer to General Rules 745-747.
  3. Additional eligibility requirements:
    - Comprehensive coverage required at all times
    - Physical damage coverage must be written at 100% of the current appraised value.
423. The following vehicles are ineligible for classification as a specialty non-CHROME vehicle:
- \* Vehicles used for racing or demonstrations of speed or power, used on a track, or used in timed events.
  - \* Motorcycles
  - \* Gray Market vehicles
  - \* Farm trucks and tractors
  - \* Vehicles which are not classified as private passenger autos
  - \* Vehicles equipped with nitrous oxide
  - \* Fire trucks
  - \* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.
424. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles.

#### UTILITY VEHICLES

425. A utility vehicle is a pickup, panel or van bodied automobile that is essential to the insured's employment as an artisan or craftsman, or used in the installation, maintenance or repair of furnishings or equipment, excluding wholesale or retail delivery.
426. The same underwriting rules and requirements that apply to the other private passenger type automobiles apply in determining the eligibility of each applicant for utility vehicle coverage.
427. Coverage under this program is only to be extended to applicants who already have another policy in force with this company for themselves or members of their households, or who will be applying for such coverage in connection with this application.
428. The following vehicles are **ineligible** for classification and rating as a utility vehicle:
- \* An automobile used for renting and livery work or for carrying passengers or property for a consideration.
  - \* Vehicles that are operated by employees of the insured.
  - \* A vehicle with a load capacity of over one ton.
429. Rating for All Coverages:
- Utility Vehicles are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for applicable Primary Classification rating factors specifically for utility vehicles using the following Primary Classification codes:

	<u>Class Code</u>
Any operator under Age 25	03
All Others	04

430. All private passenger automobile discounts and surcharges apply to all utility vehicles.

#### FARM TRUCKS

435. A farm truck is a vehicle with four or more wheels principally garaged on a farm or ranch.

436. To be eligible for coverage, the vehicle cannot be used in going to or from work, other than farming or ranching. There is no hauling for others more than 10% of the vehicle use. It is not used to make more than one trip a month into or through a metropolitan area nor is it operated beyond a 150-mile radius of its garaging location. Vehicles used for hire or custom farming are not eligible.

437. The same underwriting rules and requirements that apply to private passenger automobiles apply in determining the eligibility of each applicant for farm truck coverage.

438. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

439. Rating for All Coverages:

Farm Trucks are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for the applicable Primary Classification codes and rating factors specifically for Farm Trucks using the following Primary Classification codes:

	<u>Class Code</u>
Any operator under Age 25	ON
All Others	OP

440. All private passenger automobile discounts and surcharges apply to farm trucks.

#### MOUNTED CAMPER UNITS/SHELLS

450. Coverage is available for a mounted camper unit/shell designed to be mounted or installed on a pickup truck or other private passenger automobile.

451. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camper unit/shell, except when the camper unit/shell is being used for business purposes with other than a private passenger automobile or when the camper unit/shell is located for use as a residence or premises.

452. Rating for Comprehensive and Collision Coverages:

All camper unit/shells must be shown on the application/change form with the corresponding "actual cash value." The Comprehensive and Collision Coverage rates for mounted camper units/shells are based upon the "unit's actual cash value" and are shown in Auto rate section R-12. The premium for a mounted camper unit/shell must be added to the respective vehicle's comprehensive and/or collision premium after the class factor has been applied. The Comprehensive and Collision deductibles chosen for the mounted camper unit/shell must be the same as those carried on the insured vehicle.

#### RECREATIONAL VEHICLES

460. The following vehicles are eligible for coverage under the Recreational Vehicle Program:

\* All-Terrain Vehicle (ATV) (Statistical Code OD) – A three (3) or more wheeled, self-propelled vehicle equipped with balloon tires or crawler-treads, capable of traveling over rugged terrain or moving through water and used principally off public roads.

\* Dune Buggy (Statistical Code OE) – A four-wheeled, self-propelled vehicle used principally off public roads. Additionally, a dune buggy must be equipped with a roll bar, safety belts or harnesses. Dune buggies used for competition are ineligible.

- \* Golfmobile (Statistical Code OF) – A three (3) or four (4) wheeled, self-propelled vehicle with limited speed capabilities, used principally to transport players around the golf course, on private premises, or in retirement communities where it is used as a form of transportation within the community only.
- \* Snowmobile (Statistical Code OG) – A self-propelled vehicle of the crawler-tread and ski type, capable of traveling over ice and snow and used principally off public roads.
- \* Trail Bike (Statistical Code OH) – A motorcycle, limited to 250 cc's, used principally off public roads, on trails or rugged terrain and not licensed for use on public roads.
- \* Minibike (Statistical Code OI) – A small motorcycle or scooter intended for use off public roads and is not registered or licensed for such use.

461. A recreational vehicle policy shall be written for a **twelve-month term**.
462. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households or who will be applying for such policy in connection with this application.
463. Recreational vehicles as defined in these rules, which are owned by individuals, may be insured under the Recreational Vehicle Policy for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages.
464. The Physical Damage Coverages afforded on the insured recreational vehicle may be extended to an owned trailer, cutter, or sled designed for towing behind the recreational vehicle. The actual cash value will be included with that of the recreational vehicle for the purpose of determining the premium for the Physical Damage Coverages on the entire unit.

Bodily Injury and Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages afforded on the insured recreational vehicle are extended to the towed vehicle without additional charge.

465. The Physical Damage Coverage for a utility trailer used for transporting recreational vehicles should be afforded under the private passenger automobile policy program. (See Section 400)
466. Refer to RV rate section R-1 to determine the base rate for the desired coverages for each type of recreational vehicle.
467. In this order, adjust the base rate for the following if the adjustment is applicable and not already reflected in the base rate. Round each adjustment to the nearest dollar.

- Step 1. Limit Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to RV rate section R-2.
- Step 2. Engine Displacement (cc's) Factor (Applies to Bodily Injury and Property Damage coverages). Refer to RV rate section R-4.
- Step 3. Deductible Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-3.
- Step 4. Actual Cash Value Factor (Applies to Comprehensive and Collision coverages). Refer to RV rate section R-5.

468. If the engine displacement is unavailable, use the Equivalent Chart below. Electric powered golf mobiles shall be rated in the 0 to 300-engine displacement category.

<u>Engine Displacement (cc's)</u>	<u>Horsepower (hp)</u>
0 to 300	0 to 25
300 to 600	26 to 50
Over 600	Over 50

469. No discounts or surcharges apply to vehicles insured under the Recreational Vehicle Policy, nor do recreational vehicles qualify other vehicles for discounts.

**MOTOR HOME, CAMPING TRAILER, AND TRAVEL TRAILER GENERAL RULES**  
**TravelStar From ANPAC®**

**MOTOR HOMES and CAMPING/TRAVEL TRAILERS**

500. In addition to the specific Motor Home and Camping/Travel Trailer underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the Motor Home and Camping Travel Trailer Program.
501. Motor Homes and Camping/Travel Trailers in this program are insured under the Leisure Vehicle Amendatory Endorsement to the Family Automobile Policy. Included in this endorsement is coverage for rental reimbursement and travel expenses. Limits included are \$100 per day for rental and a maximum of \$1,500 for combined rental and travel expenses when a covered physical damage loss has occurred.
502. The following motor homes and camping/travel trailers are ineligible for classification and rating under this program:
- Motor Homes or Camping/Travel Trailers used for any commercial purposes;
  - Motor Homes used for travel in the course of business;
  - Homemade Motor Homes or Camping/Travel Trailers;
  - Motor Homes or Camping/Travel Trailers used as a permanent residence unless qualifying under the Full Timer Coverage Endorsement.
  - Motor Homes or Camping/Travel Trailers that have had the wheels and/or axles removed.
  - Conversion vans.

**MOTOR HOMES**

510. A motor home is a vehicle owned by the insured which is self-propelled truck or van-type motor vehicle, permanently equipped with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the vehicle chassis.
511. The usage for motor homes is principally the same as a private passenger vehicle, i.e., it is used for pleasure (occasional recreational and camping purposes), work or business (driving to and from work or school). A motor home can also be used as a full time residence on the road (insured has no other permanent residence)\*.

\*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

512. Insureds must carry the same limits of Liability Coverage as on their other private passenger vehicles. Once Liability Coverage is written on a motor home, it cannot be taken off.

**RATING OF MOTOR HOMES**

520. Classify and rate the same as a regular private passenger vehicle subject to all rules applicable to such vehicles.
521. Motor homes will have no assigned operator unless the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company.
522. The cost new factor applicable to motor homes shall be determined using the table located in Auto rate section R-13.
523. All applicable private passenger automobile discounts and surcharges apply to motor homes.
524. Example:

Motor Home Cost New = 35,000

Comprehensive factor calculation

Step 1)	35,000 - 25,000 = 10,000	10 x 0.041 =	0.410
Step 2)	25,000 - 5,000 = 20,000	20 x 0.094 =	1.880 +
Step 3)	5,000 base	=	0.482 +
		Total Factor	2.772

## CAMPING/TRAVEL TRAILERS

### CAMPING TRAILERS

530. Coverage is available to camping trailers designed to be pulled or towed behind a private passenger automobile. Camping trailers are permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the chassis. Camping trailers consist of a permanent composite structure comprising no more than 75% of the exterior of the vehicle with canvas or other soft-sided material comprising the remainder of the exterior walls of the trailer.

### TRAVEL TRAILERS

540. Coverage is available to travel trailers designed to be pulled or towed behind a private passenger automobile. Travel trailers are permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that are part of the chassis. Travel trailers consist of a permanent composite structure with no canvas or other soft-sided material comprising the outer walls of the trailer.
541. A Travel Trailer can be used as a full time residence on the road (insured has no other permanent residence)\*.

\*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

### RATING OF CAMPING/TRAVEL TRAILERS

550. Classify and rate the same as a regular private passenger excess vehicle subject to all rules applicable to such vehicles. NOTE: Liability symbol factors are not applicable to camping/travel trailers.
551. Camping/Travel Trailers are rated as excess vehicles with no operator assigned.
552. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, and Towing and Labor Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camping/travel trailer, except when the camping/travel trailer is being used for business purposes with other than a private passenger automobile or when the camping/travel trailer is located for use as a residence or premises (See Full Timer Endorsement).

553. Rating for Comprehensive and Collision Coverages:

Under these two coverages, camping/travel trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the camping/travel trailer and automobile.

To determine a rate for these physical damage coverages, refer to Auto rate section R-13. The rate is figured using the camping/travel trailer's cost new and determining the appropriate cost new factor. When determining the cost price new, include the cost of all permanent fixtures and equipment of the camping/travel trailer. Do not include miscellaneous personal property that is not a permanent part of the camping/travel trailer.

554. **Aluminum Shell Surcharge**  
For Travel Trailers, a factor shall be applied when the insured travel trailer is made of lightweight aluminum construction, i.e. Airstream Trailers. This surcharge will be applied to Comprehensive and Collision coverage premiums. Refer to Auto rate section R-13 for the Aluminum Shell surcharge factors.
555. All applicable private passenger automobile discounts apply to camping/travel trailers except Passive Restraint Discount.



## MOTOR HOMES and CAMPING/TRAVEL TRAILERS SURCHARGES

### 560. **Secondary Classification Factor**

Refer to Section 300. If the motor home operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motor home surcharges. They will be considered when determining eligibility for discounts.

## PREMIUM DETERMINATION

570. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 571-572. The premium for Miscellaneous Coverages is determined in Rules 580-598 and Section 700.

571. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.

572. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

Step 1. ZIP code factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Use the ZIP code in which the vehicle is principally garaged. Note, only for policies endorsed with Full Timer Coverage: use the ZIP code factors for "Full Timer". Refer to Auto rate section R-1.

Step 2. Limit factor. (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Auto rate section R-2.

Step 3. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.

Step 4. Model Year factor (Applies to Comprehensive and Collision coverages). Refer to Rules 265-267 and Auto rate section R-3.

Step 5. Motor Home or Camping/Travel Trailer Cost New factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-13.

Step 6. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.

Step 7. Comp Claim Free Discount (Applies to Comprehensive coverage). Refer to Rule 277 and Auto rate section R-9.

Step 8. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 276 and Auto rate section R-9.

Step 9. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.

Step 10. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Medical Payments, and Collision coverages). Refer to Rule 279 and Auto rate section R-9.

Step 11. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Auto rate section R-9.

Step 12. Auto-Home Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 283 and Auto rate section R-9.

- Step 13. Benefits Xpress Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily coverages). Refer to Rule 281 and Auto rate section R-9.
- Step 14. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages.) Refer to Rules 220-228 and Auto rate section R-6.
- Step 15. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages.) Refer to Rules 240-241 and Auto rate section R-8.
- Step 16. Motor Home, Camping Trailer, Travel Trailer Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Auto rate section R-13.
- Step 17. Aluminum Shell Surcharge factor (Applies to Comprehensive and Collision coverages). Refer to Rule 553 and Auto rate section R-13.
- Step 18. Replacement Cost Coverage factor (Applies to Comprehensive and Collision coverages). Refer to Rule 580 and Auto rate section R-10.
- Step 19. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 756 and Auto rate section R-10.

#### MOTOR HOME AND/OR CAMPING/TRAVEL TRAILERS MISCELLANEOUS COVERAGES

##### REPLACEMENT COST ENDORSEMENT – SA-1620

580. This endorsement provides replacement coverage for each motor home and/or travel trailer for which this endorsement is purchased if the insured vehicle is destroyed within the first 5 years and the insured is the original owner. Where the covered vehicle is destroyed from a covered loss within sixty months of the manufacturer's title transfer we will pay the lesser of the original purchase price or the cost to replace with a previously untitled vehicle of the same year, make, model and equipment.

This endorsement is available for owned motor homes and/or travel trailers with Comprehensive or Comprehensive and Collision coverage when the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

Coverage cannot be added after New Business policy term has expired unless the motor home and/or travel trailer is a newly purchased vehicle and the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

NOTE: For newly added motor homes or travel trailers previously insured for replacement cost coverage with another carrier, we will allow replacement cost coverage to be added to the motor home and/or travel trailer at the time the motor home and/or travel trailer becomes insured with ANPAC or an affiliated company when the manufacturer title transferred directly to the insured and the insured is the original owner. All other rules regarding replacement cost coverage apply.

581. Replacement Cost Endorsement premium:

Motor homes – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

Travel Trailers – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

## REPLACEMENT COST COVERAGE FOR PERSONAL EFFECTS

585. Replacement cost coverage with no deduction for depreciation is provided on a motor home and/or camping/travel trailer for clothing, watches, jewelry, cameras, radios, televisions, personal computers, stereos, guns, fishing equipment, sporting and vacation equipment, linens, dishes, glassware, cooking utensils, foodstuffs, tools, etc., when Comprehensive and Collision coverage is carried.
586. The following tables are used to determine the Replacement Cost Coverage For Personal Effects endorsement number. Refer to Auto rate section R-10 for the premium for each endorsement.

<u>Endorsement</u>	<u>Limit</u>
SA-1640	\$5,000
SA-1641	\$10,000
SA-1642	\$15,000
SA-1643	\$20,000
SA-1644	\$25,000

Additional Limits are available when the Full Timer Endorsement is carried:

<u>Endorsement</u>	<u>Limit</u>
SA-1645	\$35,000
SA-1646	\$50,000

The Following Limits are available when the Full Timer Endorsement is carried with Underwriter Approval. Contact your Underwriter prior to binding these limits:

<u>Endorsement</u>	<u>Limit</u>
SA-1647	\$75,000
SA-1648	\$100,000

## GAP COVERAGE – AUTOMOBILES – SA-1222

590. This endorsement is available to motor homes, camping trailers, and travel trailers. Refer to section 740 for a description of GAP coverage.
591. Refer to Auto rate section R-10 for the applicable rating factors.

## FULL TIMER COVERAGE

595. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowner policy. Full Timer Coverage is available for an insured motor home or travel trailer for which the insured uses this motor home or travel trailer as their sole residence. The insured cannot own a home or condominium or rent an apartment to be eligible for this coverage.
596. For the Limit of Liability shown below, personal liability coverage is provided for bodily injury or property damage caused by a covered occurrence. This endorsement will also pay medical expenses to others incurred within 3 years from the date of a covered bodily injury occurrence up to \$2,000 per eligible person. Additionally, this endorsement provides coverage for claim legal expenses.
597. Motor homes and/or Travel Trailers must be registered in the state in which coverage is bound to be eligible for the Full Timer Coverage Endorsement. Motor homes and/or Travel Trailers purchasing the Full Timer Coverage Endorsement are not eligible for the TLC Discount, the Auto-Home Discount, or CA\$HBACK.
598. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-10 for the premium for each endorsement.

<u>Endorsement</u>	<u>Liability Limit (Shown in Thousands)</u>
SA-1652	\$25/\$50
SA-1654	\$50/\$100
SA-1655	\$100/\$300
SA-1656	\$250/\$500
SA-1657	\$300/\$500
SA-1658	\$500/\$500

## MOTORCYCLE GENERAL RULES

### AmeriCycle®

#### DEFINITIONS

600. A motorcycle is a two- or three-wheel motor vehicle, required to be licensed and designed for use principally on public roads, including motor scooters, motor bikes, and mopeds. Only factory-built motorcycles are acceptable. Refer to the Underwriting Guidelines and Rules 601 through 604 for restrictions. Motorcycles will be classified under one of the following groups:

- **Harley-Davidson Sportster XL**
- **Harley-Davidson Cruiser FX, VR**
- **Harley-Davidson Tour FL**
- **Cruiser** – A two-wheeled motorcycle, which consists of a full-view engine, upright operator seating position with extended or pullback handlebars, and forward-mounted foot controls. An example of this type of motorcycle is the Kawasaki Vulcan.
- **Tour** – A two-wheeled motorcycle comprised of large fairings, luggage compartments, audio systems, etc. to increase rider comfort over long distance travel. An example of this type of motorcycle is the Honda Goldwing.
- **Sport Tour** – Combines sport aerodynamic styling with long distance touring features. An example of this type of motorcycle is the Honda ST1100.
- **Standard** – A basic motorcycle, which usually features upright seating for one or two passengers. This is a category for all street legal motorcycles that do not fall into other classes. An example of this type of motorcycle is the Honda Nighthawk
- **Sport** – Less aerodynamic than the Super Sport group. This type of motorcycle is often referred to as "naked" or as a bike with a half-fairing. An example of this type of motorcycle is the Yamaha Seca.
- **Super Sport** – Incorporates racing-developed technology along with full fairings and aerodynamic styling. An example of this type of motorcycle is the Honda CBR – all models.
- **High Performance** – Motorcycles with design characteristics different from Sport or Super Sport but with high performance capability. Similar to the style of a cruiser, these bikes are designed to go very fast in a straight line. They could be described as a street-legal drag bike. Examples are Kawasaki ZRX1200R or Yamaha V-Max.
- **Dual** – A two-wheeled motorcycle designed for off-road use and equipped as street legal.
- **Trikes** – Must be a motorcycle converted to a three-wheeled vehicle with a trike conversion kit. The Kit must be produced by Lehman Trikes, Motor Trike, The Trike Shop, California Sidecar, D.F.T., or TR-Wing Industries.
- **Limited Production** – Any non Harley-Davidson limited production cruiser.
- **Scooter/Moped** – A two-wheeled vehicle with small wheels and a low-powered gasoline engine geared to the rear wheel, or a lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.
- **Homemade/Kit/Custom** – Any motorcycle constructed or assembled including, but not limited to a motorcycle that:

\*is not factory built

\*has an aftermarket frame

\*has a salvage title

\*has a non-factory engine case

\*was built from a kit

\*has been rebuilt

\*has a state-assigned Vehicle Identification Number

Homemade/Kit/Custom motorcycles are not eligible in most cases or may be eligible for liability coverage only. If physical damage coverage is allowed, it will be written on the Motorcycle Limits of Liability Endorsement. **These motorcycles may be submitted on a non-bound basis only.**

601. **Trikes**

To qualify, a trike must meet the following requirements:

- \* Must be a motorcycle converted to a three-wheeled vehicle with a trike or tri-car conversion unit or kit. The unit or kit must be made by an established trike or tri-car conversion manufacturer.
- \* Must have the original motorcycle manufacturer's engine.

To determine the premium, rate the motorcycle based on original make and cost new, plus the cost of the conversion package.

602. **Vintage Motorcycles**

To qualify as Vintage, the following requirements must be met:

- \* The motorcycle is at least 25 years old.
- \* The motorcycle must be kept in a garage or locked storage area.
- \* The motorcycle is not driven on a daily basis to and from work.
- \* The annual mileage is less than 2,000 miles. Usage is primarily restricted to exhibitions, parades, and club activities.
- \* Motorcycles in this program are insured under the Agreed Value Endorsement to the Motorcycle Policy. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Agreed Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.

603. **Mopeds**

The applicant must have a valid auto or motorcycle license, or a motorized bicycle operator's permit.

604. The following motorcycles are **ineligible** for coverage:

- \* Motorcycles or motor scooters used in business.
- \* Motorcycles or motor scooters leased or rented.
- \* Motorcycles or motor scooters not licensed for road use (these may be eligible in the Recreational Vehicle Program).
- \* Motorcycles used in or designed for any race, speed, or driving contest whether or not prearranged.

605. The same underwriting rules and requirements that apply to the private passenger section of this manual shall be applied in determining the eligibility of each applicant for motorcycle coverage. Complete driving record information must be given for each operator of the insured motorcycle.

606. Motorcycles are insured on an **annual policy**. Due to the seasonal exposure of the motorcycle risk, the Seasonal Pro Rata table is used to earn the premium. This table is designed to earn the majority of the premium during the time when the exposure is greatest and to discourage off-season cancellation of the policy.

607. Once Liability Coverage is written on a motorcycle it cannot be taken off.

## MOTORCYCLE DISCOUNTS AND SURCHARGES

610. **Safe Cycle Discount**

All operators who complete an approved motorcycle safety course are eligible for a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums. The courses eligible for this discount must have been approved by the Motorcycle Safety Foundation. A copy of the course completion certificate must be submitted to the company when making initial or renewal applications for the discount. If the insured was required by a court or sentence to take the course, then that insured is not eligible for the discount. The discount must be re-certified every five years. Refer to Cycle rate section R-9 for the Safe Cycle Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Safe Cycle Discount as long as one of the assigned drivers on the policy qualifies.

#### 611. **Motorcycle Rider Group Discount**

Insureds who are a member of one of the following organizations will receive a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums:

- \* **AMA** (American Motorcycle Association)
- \* **AVA** (American Voyager Association)
- \* **BLUE KNIGHTS** (Blue Knights International Law Enforcement Motorcycle Club)
- \* **BMWMOA** (BMW Motorcycle Owners of America)
- \* **CMA** (Christian Motorcyclists Association)
- \* **GWRRA** (Gold Wing Road Rider Association)
- \* **GWTA** (Gold Wing Touring Association)
- \* **HOG** (Harley Owners Group)
- \* **HRC** (Honda Rider's Club of America)
- \* **IBMC** (International Brotherhood of Motorcycle Campers)
- \* **MSF** (Motorcycle Safety Foundation) Instructor
- \* **MTA** (Motorcycle Touring Association)
- \* **STAR** (STAR Touring & Riding Association)
- \* **TRI** (Trike Riders International)
- \* **VMC** (Victory Motorcycle Club)
- \* **VDOG** (Vulcan Drifter Owners Group)
- \* **VROC** (Vulcan Riders and Owners Club)
- \* **WOW** (Women on Wheels)

Insureds will receive only one discount regardless of the number of clubs to which the insured has membership. Refer to Cycle rate section R-9 for the Motorcycle Rider Group Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Motorcycle Rider Group Discount as long as one of the assigned drivers on the policy qualifies.

#### 612. **Multi-Cycle Discount**

A discount shall apply to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages if more than one motorcycle is owned by relatives residing in the same household and two or more such motorcycles are insured with ANPAC<sup>®</sup>. The Multi-Cycle discount shall also apply if one motorcycle is insured with ANPAC<sup>®</sup> and at least one other motorcycle will become insured with ANPAC<sup>®</sup> within 90 days after the effective date of the first policy. Refer to Cycle rate section R-9 for the Multi-Cycle Discount factor.

### 613. **Multi-Line Discount**

A Multi-Line Discount will be applied to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for each motorcycle when the appropriate conditions as outlined below have been met by the account. The amount of the discount, varies with the type of multi-line business associated with the motorcycle owner's household and policies written by American National Property And Casualty Company, American National General Insurance Company, American National Lloyds Insurance Company, American National County Mutual Insurance Company, American National Insurance Company, American National Life Insurance Company of Texas or Farm Family Life Insurance Company. Refer to Cycle rate section R-9 to determine the applicable Multi-Line Discount factor.

- \* The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package<sup>®</sup> policy and/or automobile policy with one of the companies listed above.
- \* The associated policies must be in force anytime during the 15 days prior to the effective date of the motorcycle policy; or have a new business policy effective date 90 days or less after the motorcycle policy's effective date.
- \* To receive a discount for one of the multi-line combinations with "Life," there must be an active permanent life insurance policy on the account owner and/or spouse with one of the companies listed above. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.

The Multi-Line Discount may be applied to or deleted from a motorcycle policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issued to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively to the renewal effective date.

### 614. **Preferred Motorcycle Customer Plus (PMC+) Discount**

The PMC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PMC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable motorcycle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverage premiums.

#### **Part A:**

##### **New Business**

If the principal operator has been continuously insured with his/her prior motorcycle carrier for at least three years, all operators in the household have been claim free for the prior 36 months\*, and the principal operator has three or more years' on-road motorcycle driving experience, a discount will be applied to that motorcycle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least one year\*\*, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor claims, Comprehensive claims less than \$100\*\*\*, and claims that are closed without payment will be disregarded. For accounts with only one motorcycle, one Comprehensive claim\*\*\* per household will be allowed provided the claim is not a fire or theft loss. For accounts with two or more motorcycles, two Comprehensive claims\*\*\* per household will be allowed, provided the claims are not fire or theft losses. Multiple Comprehensive claims\*\*\* incurred on the same date will be considered one claim. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the renewal business section of this rule.

The PMC+ Part A Discount will be evaluated on a policy when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

- \* Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PMC+ Part A Discount as they received when they were previously insured with ANPAC.
- \*\* Those principal operators not qualifying for the PMC+ Discount as new business will receive a discount after being insured with our Company for six months. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.
- \*\*\* Comprehensive claims less than \$100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

### **Renewal Business**

If the principal operator has been insured with American National General Insurance Company or an affiliated company for at least six months, a discount will be applied to that motorcycle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National General Insurance Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PMC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior motorcycle carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PMC+ Part A level for an operator was established based on the account owner's years insured, the PMC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

The PMC+ Part A Discount will be evaluated on a policy when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

### **Part B:**

For each motorcycle on the policy, a discount will be applied based on the account owner's Risk Score. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part B Discount factor.

Periodically, account Risk Scores will be updated. If such update results in a change in Risk Score range, the discount level will be adjusted accordingly. Additionally, under certain circumstances when necessary, such as changing the Risk Score model or receiving a calculated Risk Score for a prior No Match or No Score, a change in discount level can result and will be applied. The PMC+ Part B Discount will be evaluated on a policy when a new business, renewal, or reinstatement with a lapse transaction is processed.

### **615. Motorcycle Defensive Driver Discount**

Any insured age 55 or over who is the principal operator of the motorcycle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain the discount. Refer to Cycle rate section R-9 for the Motorcycle Defensive Driver Discount factor.



616. **Secondary Classification Factor**

Refer to Section 300. If the motorcycle operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motorcycle surcharges. They will be considered when determining eligibility for discounts.

**MOTORCYCLE PREMIUM DETERMINATION**

620. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages shall be determined as follows in Rules 621-626. The premium for Miscellaneous Coverages is determined in Rules 630-696 and Section 700.

621. Determine the Motorcycle Class factor according to the age and marital status of the principal operator, and the use and annual mileage of the motorcycle. Determine the Motorcycle Engine factor according to the engine size measured in cubic centimeters of the motorcycle. Determine the Motorcycle Model Group Factor according to the model group description of the motorcycle.

622. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate limits and ZIP code. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classification in the same way as private passenger automobiles.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

623. Rating for Comprehensive and Collision Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate model year, physical damage symbols, deductible, and ZIP code. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classification the same as private passenger automobiles. For Vintage and Under Construction motorcycles, the physical damage symbols are determined by the current value of the motorcycle. For all other motorcycles, Cost New is used to determine the physical damage symbols.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

624. For the purpose of rating motorcycles in excess of the number of operators on the policy, apply the Age 45 and Over Motorcycle Class factor to the extra motorcycle(s) with the lowest premium. The Engine factor should be determined according to the engine size measured in cubic centimeters of the extra motorcycle(s). An Excess Motorcycle Factor will be applied for motorcycles in excess of the number of motorcycle operators on the motorcycle policy for all types of motorcycles. Refer to Cycle rate section R-7 for the Excess Motorcycle factor.

625. For the average weekly use of the motorcycle, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

**Average Weekly Use**

**Use Classification**

Less than 30 miles  
30 miles or more

Pleasure  
Other

626. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

- Step 1. ZIP code factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Use the ZIP code in which the vehicle is principally garaged. Refer to Cycle rate section R-1.
- Step 2. Limit factor. (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Cycle rate section R-2.
- Step 3. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Cycle rate section R-5.
- Step 4. Motorcycle Model Year factor (Applies to Comprehensive and Collision coverages). Note: the model year factor does not apply to Vintage motorcycles nor to motorcycles in the Homemade/Kit/Custom model group. Refer to Rules 265-267 and Cycle rate section R-3.
- Step 5. Motorcycle Cost New Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rule 259 and Cycle rate section R-4.
- Step 6. PMC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages.) Refer to Rule 614 and Cycle rate section R-9.
- Step 7. Motorcycle Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 615 and Cycle rate section R-9.
- Step 8. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 279 and Cycle rate section R-9.
- Step 9. Benefits Xpress Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 281 and Cycle rate section R-9.
- Step 10. Excess Motorcycle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 624 and Cycle rate section R-7.
- Step 11. Motorcycle Class factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Cycle rate section R-6.
- Step 12. Motorcycle Engine factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Cycle rate section R-11.
- Step 13. Motorcycle Model Group Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 600 for group descriptions and to Cycle rate section R-12 for the model group factors. Note: the model group factor does not apply to Vintage Motorcycles.
- Step 14. Safe Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 610 and Cycle rate section R-9.
- Step 15. Multi-Line Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 613 and Cycle rate section R-9.

- Step 16. Motorcycle Rider Group Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 611 and Cycle rate section R-9.
- Step 17. Multi-Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 612 and Cycle rate section R-9.
- Step 18. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Section 300 and Cycle rate section R-8.
- Step 19. Vintage Motorcycles factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 690 and Cycle rate section R-11.

#### INCREASED LIMITS FOR MOTORCYCLE ACCESSORIES

630. The motorcycle policy provides a coverage limit of up to \$3,000 for motorcycle accessories. This coverage limit may be increased by endorsement. The coverage added by endorsement replaces the \$3,000 limit included in the policy so that the amount of coverage stated in the endorsement is the total amount of coverage for motorcycle accessories.
631. Motorcycle accessories are special equipment and parts that are attached to the insured motorcycle at the time of the loss. These include but are not limited to:
- \* side cars or trailers, whether or not attached
  - \* custom paint
  - \* custom metal plating
  - \* fairings
632. Refer to the chart below for the endorsement numbers and motorcycle accessories coverage limits available. Refer to Cycle rate section R-10 for the applicable premium.

<u>Endorsement Number</u>	<u>Total Coverage Amount</u>
SA-1397	\$4,000
SA-1398	\$5,000
SA-1399	\$7,000
SA-1400	\$9,000
SA-1401	\$12,000
SA-1402	\$15,000
SA-1403	\$20,000

#### MOTORCYCLE RENTAL REIMBURSEMENT – SA-1396 (\$40 per day/\$800 per occurrence)

640. This coverage reimburses the insured for expenses he/she incurs in renting a substitute vehicle and, in some instances, travel expenses to return home or continue to his/her destination.
641. Refer to Cycle rate section R-1 for the applicable base rate and ZIP code factor. Use the ZIP code in which the vehicle is principally garaged. Apply the ZIP code factor to the base rate and round to the nearest dollar.

#### MOTORCYCLE TOWING AND LABOR – SA-1395

650. This coverage provides insurance for towing and labor costs incurred each time the insured motorcycle is disabled.
651. Refer to Cycle rate section R-1 for the applicable base rate and ZIP code factor. Use the ZIP code in which the vehicle is principally garaged. Apply the ZIP code factor to the base rate and round to the nearest dollar.

#### GAP COVERAGE – MOTORCYCLES – SA-1226

660. Refer to Section 740 for a description of GAP coverage.
661. Refer to Cycle rate section R-10 for the applicable rating factor.

#### ORIGINAL PARTS ENDORSEMENT – SA-1391

670. In the event of a partial loss, this endorsement provides a guarantee to use only parts designated as genuine, original equipment from the manufacturer of the motorcycle when repairing owned motorcycles. This endorsement also provides coverage to replace accessories (if the accessories are considered a total loss) without depreciation, when the accessory was purchased within the 5 years prior to the date of loss.
671. This endorsement does not apply to motorcycles written under our Vintage program.
672. Refer to Cycle rate section R-10 for the applicable rate.

#### MOTORCYCLES UNDER CONSTRUCTION – SA-1393

680. Motorcycles under construction will be accepted without a minimum value of physical damage coverage. These vehicles must be insured for their current value. Anytime the value of the cycle and newly acquired parts exceeds the amount shown in the declarations, the value of the cycle should be increased to assure adequate coverage.
681. The physical damage symbols used for rating Motorcycles Under Construction are based on the current value of the motorcycle.
682. This endorsement does not apply to motorcycles written under our Vintage program.

#### VINTAGE MOTORCYCLES – SA-1394

690. Vehicles in this program are insured under the Agreed Value Endorsement. The Agreed Value Endorsement indicates the company will pay the agreed value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Agreed Value Endorsement also provides coverage to spare parts up to \$500, not to increase the limit of coverage.
691. The physical damage symbols used for rating Vintage motorcycles are based on the current value of the motorcycle.

#### MOTORCYCLE LIMITS OF LIABILITY – SA-1738

695. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown in the Declarations. The limit of liability shall not exceed:
- (1) The lesser of:
    - (a) the actual cash value of the stolen or damaged property; or
    - (b) the amount necessary to repair or replace the property; or
    - (c) the actual cash value of a part, if the loss is to a part of your insured motorcycle; or
    - (d) the amount shown in the Declarations.
  - (2) \$500 for any trailer not owned by you or a relative.
  - (3) \$3,000 for motorcycle accessories.

Payment for loss is reduced by any deductible shown in the Declarations.

696. This endorsement is required on motorcycles in the Homemade/Kit/Custom Group and is only available to motorcycles in the Homemade/Kit/Custom Group (see Rule 600).

## MISCELLANEOUS COVERAGES

700. None of the Miscellaneous Coverages, except Personal Injury Protection and Named Non-Owner Coverage, are subject to primary or secondary classification factors, discounts, or surcharges.

### SOUND RECEIVING OR TRANSMITTING EQUIPMENT – SA-233

705. This coverage provides insurance for direct and accidental loss of, or damage to, any sound or video receiving or transmitting equipment including that designed for use as a citizens band radio, two-way mobile radio, scanning monitor receiver, telephone or television set; including any accessories and antennas. **RADAR DETECTORS MAY NOT BE INSURED UNDER THE POLICY OR BY THIS ENDORSEMENT.**
706. This coverage applies only if the equipment at the time of loss or damage is in or upon the **covered automobile**.
707. Refer to Auto rate section R-10 for the applicable rate.

RENTAL REIMBURSEMENT – SG-2094 (\$25 per day/\$750 per occurrence), SG-595 (\$40 per day/\$800 per occurrence), SG-1008 (\$50 per day/\$1,000 per occurrence)

710. This coverage reimburses the insured for expenses he/she incurs in renting a substitute car and, in some instances, travel expenses to return home or continue to his/her destination.
711. Refer to Auto rate sections R-1, R-2, and R-15 for the applicable base rates, ZIP code factors, limit factors, youthful factor, and CHROME factors for this coverage. Use the ZIP code in which the vehicle is principally garaged. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: ZIP code factor, limit factor, youthful factor, and CHROME factor. Refer to Rule 212 to determine when the youthful factor applies.

### TOWING AND LABOR OR WINDSHIELD REPAIR

715. This coverage provides insurance for towing and labor costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.
716. Refer to Auto rate sections R-1, R-2, and R-15 for the applicable base rates, ZIP code factors, limit factors, and CHROME factors for this coverage. Use the ZIP code in which the vehicle is principally garaged. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: ZIP code factor, limit factor, and CHROME factor.

### PERSONAL INJURY PROTECTION

720. The following Personal Injury Protection coverages are available: Medical Payments Coverage, Income Disability, and Accidental Death Benefits.

These benefits as set forth below shall be provided in every automobile liability policy issued or delivered in the state of Arkansas with respect to any vehicle required to be covered by the Auto Reparations Law:

- \* The named insured shall have the right to reject any or all such coverages in writing, and
  - \* Once rejected in connection with a policy previously issued to him/her by an insurer, the coverage(s) need not be provided in or endorsed on to a renewal policy by the same insurer unless the insured requests such coverage(s) in writing.
721. Personal Injury Protection shall be provided to the following vehicles:
- \* Any automobile, motor home, motorcycle, motor scooter, motorbike, or similar motor vehicle registered or principally garaged in the state of Arkansas but not used as a public or livery conveyance; and
  - \* Pickups, panel trucks, or sedan deliveries which are not customarily used for business, professional, or occupational purposes.

722. Rating

- \* Medical Payments Coverage – Refer to Auto or Cycle rate sections R-1, R-2, and R-15 for the applicable base rates, ZIP code factors, limit factors, and CHROME factors for this coverage. Use the ZIP code in which the vehicle is principally garaged. Apply the rating factors in the following order and round to the nearest dollar after each factor is applied: ZIP code factor, limit factor, and CHROME factor.
- \* Income Disability Benefit – Maximum weekly income of \$140 for income earners and \$70 for non-income earners.  
  
Refer to Auto or Cycle rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.
- \* Accidental Death Benefit – \$5,000 amount.  
  
Refer to Auto or Cycle rate section R-1 for the applicable base rates and ZIP code factors for this coverage. Use the ZIP code in which the vehicle is principally garaged.

EXTENSION OF COVERAGES TO RENTED MOTOR HOMES, TRAVEL TRAILERS, AND CAMPING TRAILERS – SA-370

730. Non-Owned Motor Home/Trailer Rented by an Insured – A policy insuring an owned automobile may be endorsed to extend coverage to a motor home or trailer while rented for use by the insured.
731. Only such liability coverage as afforded on the owned insured automobile may be extended to the rented motor home/trailer.
732. Physical Damage Coverage provided is shown on the application.
733. The rate for this coverage is \$1 a day, with a minimum premium of \$15.

Example:

Number of Days Rented: 37  
 $37 \times \$1 = \$37$

Number of Days Rented: 13  
 $13 \times \$1 = \$13$ :  
\$15 is charged since \$15 is the minimum premium

GAP COVERAGE – AUTOMOBILES – SA-1222, LEASED AUTOMOBILES – SA-1299, MOTORCYCLES – SA-1226

740. This coverage provides protection against a financial gap when a vehicle is wrecked or stolen resulting in a total loss. The financial gap occurs when the actual cash value of the vehicle is less than the vehicle loan/lease balance at the time of loss. The limit of liability for GAP Coverage shall not exceed \$10,000.
741. This coverage may be purchased for any vehicle insured under the private passenger auto policy except for leased motor homes, camping trailers and travel trailers. In addition, motorcycles are eligible to purchase this coverage (except for leased motorcycles). Recreational vehicles are **ineligible**. Vehicles under a loan with a balloon payment are **ineligible** for GAP Coverage.
742. Vehicles must carry both Comprehensive and Collision Coverages and have a lienholder/lessor to qualify for this coverage.
743. Rating: To determine the premium for GAP coverage, multiply the sum of the final Comprehensive and Collision premiums by the factors shown in Auto rate section R-10 or Cycle rate section R-10.

CAR UNDER CONSTRUCTION – SA-1406

745. This endorsement provides coverage for direct or accidental loss or damage to an automobile and its spare parts during the construction or restoration of the insured vehicle. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three:
- ACV; or
  - cost of repairs or replacement; or
  - the amount of insurance as shown on the declaration.

746. Vehicles under construction/restoration must be insured for their current value. Anytime the value of the vehicle and/or newly acquired parts exceeds the amount shown in the declarations, the value of the vehicle should be increased to assure adequate coverage.
747. The physical damage symbols used for rating physical damage coverage for a vehicle under construction are based on the current value of the automobile.

#### NAMED NON-OWNER COVERAGE – SA-2095 (Auto)

750. This endorsement provides coverage to those persons shown on the Declaration who do not own a vehicle licensed for road use.
- Rating: Apply the rating factor in Auto rate section R-10 to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages for an owned pleasure use vehicle used less than 7,500 miles annually. Rate as a private passenger automobile following premium determination Rule 292.
  - This endorsement is intended for situations where the named insured has no titled ownership of any vehicle, but needs to purchase private passenger automobile liability coverage.
  - The following coverages, discounts, and classifications are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Towing and Labor or Windshield Repair, GAP Coverage, Multi-Car Classification, Liability Symbol factors, Passive Restraint Discount, Student Away at School Discount, TLC Discount, Auto-Home Discount, and the New Parent Discount. Note the Named Non-Owner is not considered an eligible auto policy for the TLC Discount, the Auto-Home Discount, and the Multi-Line Discount.

#### ADDITIONAL INTEREST ENDORSEMENTS

##### NON-OWNED CAR – SA-1832, NON-OWNED MOTORCYCLE – SA-1812, NON-OWNED RECREATIONAL VEHICLE – SA-1811

755. These endorsements provide limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.
- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.
  - The non-owned vehicle may be furnished for the insured's occasional or regular use.
  - Rating: Rate as a private passenger automobile, motorcycle, or recreational vehicle following the appropriate premium determination rule.
  - These endorsements are intended for situations where a private passenger vehicle, motorcycle, or recreational vehicle listed on the declaration is not owned by a member of the insured household and the insured vehicle is not available for the owner's regular or frequent use.
  - The owner of the vehicle must be added as an Additional Interest – Non-owned (code N).
  - This coverage is available on all automobiles, motorcycles, and recreational vehicles.

##### NON-OWNED CAR OWNED BY A BUSINESS – SA-738

756. This endorsement provides limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.
- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.
  - This non-owned vehicle may be furnished for the insured's occasional use or regular use.
  - Rating: When there is no other primary insurance in force (including self-insured vehicles) use the rates for an owned business use vehicle. When the owner provides coverage for business related operation, apply the rating factor in Auto rate section R-10 for an owned pleasure use vehicle. Otherwise, rate according to the premium determination rules.

- This endorsement is intended for situations where a private passenger vehicle listed on the declaration is not owned by a member of the insured household, and the insured vehicle is not available for the owner's regular or frequent use. This endorsement should be added when the vehicle is wholly owned by someone other than the named insured, including an employer, entity, or other party where the insured has a responsibility to provide proof of full or limited liability insurance coverage for the non-owned vehicle.
- The owner of the vehicle must be added as an Additional Interest – Non-owned Business (code D).
- This endorsement is not available on motorcycles or recreational vehicles.

JOINT OWNERSHIP AUTO – SA-321, JOINT OWNERSHIP MOTORCYCLE – SA-1814, JOINT OWNERSHIP RECREATIONAL VEHICLE – SA-1813

757. These endorsements extend the liability and physical damage coverage to the Joint Owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried by the named insured, and does not increase the limits of liability shown on the declaration for the insured vehicle.
- Rating: Rate as a private passenger automobile, motorcycle, or recreational vehicle following the appropriate premium determination rule.
- These endorsements are intended for situations where a private passenger automobile, motorcycle, or recreational vehicle, listed on the declaration, is jointly owned by a member of the insured household and a nonmember of the insured household.
- The joint owner of the vehicle must be added as an Additional Interest – Joint Owner (code A).
- This endorsement is available on all automobiles, motorcycles, and recreational vehicles.

INTERESTED PARTY – SA-768

758. This endorsement provides limited liability coverage to the designated Interested Party of the vehicle based on their interest in the insured vehicle to the extent that the Interested Party is vicariously liable.

- Rating: Rate as a private passenger automobile, motorcycle, or recreational vehicle following the appropriate premium determination rule.
- This endorsement is intended for situations where an employer or other interested party requires verification of insurance coverage and/or notification of cancellation of insurance coverage on the vehicle listed on the declaration.
- The interested party must be added as Additional Interest – Interested Party (code C).
- This endorsement is available on all automobiles, motorcycles, and recreational vehicles.

LESSOR – SA-511

759. This endorsement provides limited liability and physical damage coverage to the designated Lessor of the vehicle, listed on the declaration, based on their interest of liability exposure in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried by the named insured and does not increase the limits of liability shown on the declaration for the insured vehicle.
- Rating: Rate as a private passenger automobile following premium determination rule.
- This endorsement is intended for situations where the named insured has no titled ownership of the insured vehicle listed on the Declaration and the insured has entered a lease agreement with the owner of the vehicle.
- The Lessor of the vehicle must be added as an Additional Interest – Lessor (code B).
- This endorsement is not available on motorcycles or recreational vehicles.



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American National Property And Casualty Company  
Auto Model Year Factors

Model Year	COMP	COLL
0-1992	0.62	0.39
1993	0.62	0.39
1994	0.62	0.39
1995	0.62	0.39
1996	0.62	0.39
1997	0.62	0.39
1998	0.64	0.42
1999	0.66	0.45
2000	0.68	0.48
2001	0.70	0.51
2002	0.72	0.54
2003	0.74	0.57
2004	0.76	0.60
2005	0.78	0.64
2006	0.81	0.68
2007	0.84	0.73
2008	0.87	0.78
2009	0.90	0.83
2010	0.93	0.88
2011	0.96	0.94
2012	1.00	1.00
2013	1.05	1.05
Ea. Additional 1	0.05	0.05

American National Property And Casualty Company  
Auto-Home Discount Factor

Auto-Home Months	Factor
0-5	0.880
6-11	0.880
12-17	0.900
18-23	0.925
24-29	0.950
30-35	0.975
36-999	1.000

American National Property And Casualty Company  
Auto Fresh Start Discount Factor

New Business	Factor
Y	0.97
N	1.00

American National Property And Casualty Company  
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
	232	155	50	79	281	19	50	8	7	9	2	3

American National Property And Casualty Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72076, 72099, 72117
101	72209
102	72205, 72207
103	72211, 72212, 72227
104	72114, 72201, 72202
105	72311, 72312, 72342, 72352, 72355, 72366, 72368, 72369, 72374, 72383, 72389, 72390
106	72118, 72199
107	72135, 72210, 72223
108	71601, 71603, 71659
109	72037, 72046, 72072, 72083, 72142
110	72007, 72012, 72023, 72066, 72086, 72176
111	72057, 72079, 72128, 72129, 72132, 72150
112	72002, 72022, 72103
113	71929, 71956, 71964, 71968
114	71909, 71949, 72087
115	72335, 72341, 72359
116	71837, 71839, 71840, 71854
117	72310, 72315, 72438
118	72411, 72414, 72419, 72426, 72428, 72437, 72442, 72447, 72467
119	72301, 72327, 72332, 72364, 72376
120	72320, 72322, 72326, 72340, 72346, 72348, 72360, 72372, 72392, 72394
121	72032, 72034, 72035, 72106, 72107, 72127
122	72613, 72616, 72631, 72632, 72660, 72721, 72727, 72732, 72733, 72738, 72740, 72742, 72752, 72760, 72773, 72776
123	72001, 72016, 72070, 72110, 72125, 72823
124	72519, 72611, 72617, 72619, 72624, 72626, 72633, 72634, 72635, 72638, 72639, 72642, 72644, 72651, 72658, 72659, 72662, 72668, 72670, 72672, 72677, 72682, 72687
125	72025, 72824, 72826, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72841, 72842, 72851, 72853, 72855, 72860, 72863, 72865, 72926, 72950, 72958

American National Property And Casualty Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
126	71833, 71852, 71855
127	72718, 72745, 72758
128	72722, 72734, 72736, 72747, 72761, 72768, 72769
129	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72934, 72946, 72947, 72959
130	72901
131	72905, 72916, 72921, 72923, 72932, 72935, 72936, 72940, 72941, 72945, 72948, 72952, 72955
132	72956
133	72903, 72908, 72919
134	71740, 71753
135	71832, 71836, 71842, 71866
136	71820, 71822, 71823, 71831, 71838, 71846, 71851, 71853, 71859, 71862, 71865
137	71841, 71932, 71937, 71944, 71945, 71953, 71971, 71972, 71973
138	71801
139	71724, 71730, 71749, 71750, 71758, 71759, 71762
140	71635, 71646
141	71642, 71655, 71656, 71675
142	71941, 71942, 72104, 72105
143	71701
144	72401, 72417
145	72010, 72052, 72081, 72082, 72085, 72102, 72139, 72143, 72149, 72178, 72543, 72545
146	72501, 72526, 72527, 72575
147	72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72391, 72395
148	71639, 71643, 71644, 71667, 71670, 71674, 71677, 71678
149	71721, 71722, 71726, 71728, 71743, 71772, 71825, 71828, 71834, 71835, 71847, 71857, 71922, 71940, 71958, 71959, 71962
150	71647, 71652, 71665, 71671, 71725, 71748, 71763, 72084
151	71920, 71921, 71933, 71935, 71943, 71950, 71952, 71957, 71960, 71961, 71965, 71966, 71969, 71970, 72122, 72126, 72857
152	72005, 72324, 72347, 72365, 72377, 72386, 72421, 72427, 72429, 72432, 72472, 72475, 72479
153	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72068, 72074, 72108
154	72039, 72045, 72047, 72058, 72061, 72111, 72131, 72136, 72137, 72173, 72181

American National Property And Casualty Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
155	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72367, 72379
156	72410, 72413, 72415, 72416, 72433, 72434, 72444, 72445, 72455, 72457, 72458, 72460, 72462, 72476, 72478
157	72051, 72512, 72515, 72517, 72520, 72528, 72531, 72533, 72536, 72538, 72539, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72576, 72577, 72578, 72583, 72584, 72585, 72587, 72657, 72663, 72680
158	72013, 72027, 72028, 72030, 72031, 72044, 72063, 72067, 72080, 72088, 72121, 72130, 72141, 72153, 72156, 72157, 72179, 72523, 72530, 72534, 72546, 72550, 72581, 72629
159	72412, 72422, 72424, 72425, 72430, 72435, 72436, 72439, 72441, 72443, 72449, 72453, 72454, 72456, 72461, 72464, 72470
160	72440, 72459, 72466, 72469, 72471, 72473, 72482, 72513, 72521, 72522, 72524, 72529, 72532, 72542, 72553, 72554, 72562, 72569, 72572, 72579
161	72006, 72014, 72020, 72043, 72059, 72075, 72101, 72112, 72123, 72165, 72169, 72431, 72465, 72564, 72568, 72571
162	72116
163	72053, 72065, 72164, 72180, 72183, 72206
164	72204
165	71901
166	71913
167	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72852, 72854, 72856, 72949
168	72628, 72636, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72669, 72675, 72683, 72685, 72686
169	72801
170	72802, 72858
171	72601, 72615
172	72537, 72544, 72623, 72653, 72661
173	72701, 72737
174	72711, 72756
175	72714, 72715, 72739, 72751
176	72712, 72716, 72719
177	72764
178	72703, 72735
179	72704
180	72728, 72762, 72770



American National Property And Casualty Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
181	72927, 72928, 72930, 72933, 72937, 72938, 72943, 72944, 72951
182	72904
183	72011, 72015, 72019, 72158, 72167
184	71923, 71998, 71999
185	72450, 72474
186	71631, 71651, 71660, 71720, 71742, 71744, 71745, 71747, 71751, 71765, 71766
187	72113
188	72004, 72073, 72133, 72152, 72160, 72168, 72170, 72175, 72182
189	71602
190	72404
191	72331, 72373, 72387, 72396
192	71630, 71638, 71640, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71676
193	71752, 71764, 71770, 71826, 71827, 71845, 71858, 71860, 71861, 71864
194	72120

American National Property And Casualty Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72032, 72034, 72035
101	72401, 72404
102	72015, 72019, 72022, 72158, 72167
103	72076, 72099
104	71913
105	71901
106	72209
107	72711, 72718, 72745, 72756, 72758
108	71602, 71603
109	71601, 71659
110	71724, 71730, 71749, 71750, 71751, 71758, 71759, 71762
111	71837, 71840, 71854
112	72701, 72703, 72735, 72737
113	72704, 72728, 72762, 72764, 72770
114	72204
115	72053, 72164, 72183, 72201, 72202, 72206
116	72205, 72207, 72227
117	72450, 72474
118	72068, 72082, 72085, 72143, 72149, 72178
119	72956
120	72601, 72615
121	72116, 72117
122	72114
123	72120
124	72118, 72199
125	72310, 72315, 72321, 72351, 72358, 72370, 72391
126	72301, 72364
127	72537, 72544, 72623, 72642, 72651, 72653, 72658, 72659, 72661

American National Property And Casualty Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
128	72007, 72023, 72176
129	72712, 72716, 72719
130	72501, 72526, 72527, 72575
131	72903, 72919, 72923
132	72901, 72904
133	72908, 72916
134	71701, 71720, 71726, 71744
135	72104, 72105
136	72322, 72326, 72335, 72359, 72387, 72396
137	72801, 72802
138	71801
139	71923, 71998, 71999
140	71753
141	72135, 72210, 72223
142	72211, 72212
143	72761
144	72714, 72715, 72722, 72734, 72736, 72739, 72747, 72751, 72768
145	71655, 71656
146	72106, 72113
147	72004, 72037, 72046, 72072, 72073, 72083, 72133, 72142, 72152, 72160, 72168, 72175, 72182
148	72410, 72412, 72416, 72421, 72427, 72433, 72439, 72445, 72449, 72457, 72465, 72471, 72473, 72476, 72524
149	72002, 72011, 72065, 72103, 72180
150	71909, 72087
151	72057, 72084, 72128, 72129, 72150
152	71949, 71956, 71968, 72001, 72016, 72070, 72122, 72125, 72126
153	72619, 72626, 72634, 72635, 72668, 72672, 72677, 72682, 72687
154	72841, 72926, 72950, 72958
155	72905, 72933, 72936, 72937, 72938, 72940, 72941, 72944, 72945
156	72717, 72729, 72730, 72744, 72749, 72753, 72769, 72774, 72932, 72934, 72948, 72952, 72955, 72959

American National Property And Casualty Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
157	72921, 72935, 72946, 72947
158	72611, 72613, 72616, 72631, 72632, 72638, 72644, 72660, 72662, 72732, 72733, 72738, 72740
159	72624, 72628, 72633, 72636, 72640, 72641, 72648, 72655, 72666, 72669, 72670, 72675, 72683, 72685, 72686, 72721, 72727, 72742, 72752, 72760, 72773, 72776, 72852
160	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72854, 72856, 72930, 72949
161	71820, 71822, 71823, 71832, 71836, 71841, 71842, 71846, 71865, 71866, 71932, 71937, 71944, 71945, 71953, 71971, 71972, 71973
162	71740, 71752, 71764, 71770, 71826, 71827, 71834, 71839, 71845, 71860, 71861
163	71721, 71722, 71728, 71743, 71772, 71828, 71835, 71857, 71858, 71864, 71922, 71940, 71962
164	71920, 71921, 71929, 71933, 71935, 71941, 71942, 71943, 71950, 71964
165	72025, 72824, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72842, 72851, 72853, 72857, 72858, 72860, 72863, 72865
166	72826, 72855, 72927, 72928, 72943, 72951
167	71631, 71647, 71651, 71652, 71660, 71665, 71671, 71675, 71725, 71742, 71745, 71747, 71748, 71763, 71765, 71766
168	71630, 71638, 71639, 71643, 71644, 71654, 71662, 71666, 71667, 71670, 71674, 71677, 71678
169	72455
170	72312, 72342, 72352, 72355, 72390
171	72086
172	72110, 72823
173	72058, 72061, 72107, 72127, 72181
174	72044, 72067, 72088, 72130, 72131, 72153, 72530, 72543, 72545, 72546, 72581
175	72012, 72045, 72047, 72052, 72102, 72111, 72136, 72137, 72173
176	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72366, 72367, 72369, 72374, 72379, 72383, 72389
177	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72066, 72074, 72108, 72170, 72311, 72340, 72341, 72360, 72368, 72372, 72392
178	72313, 72320, 72325, 72327, 72329, 72330, 72331, 72332, 72338, 72339, 72346, 72348, 72350, 72373, 72376, 72384, 72386, 72394, 72395
179	72013, 72027, 72028, 72030, 72031, 72039, 72063, 72080, 72141, 72156, 72157, 72629, 72639, 72645, 72650

American National Property And Casualty Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
180	72413, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72444, 72453, 72454, 72456, 72461, 72462, 72464, 72470, 72478
181	72324, 72354, 72365, 72377, 72411, 72414, 72417, 72419, 72426, 72428, 72432, 72437, 72438, 72442, 72447, 72467, 72472
182	72010, 72020, 72081, 72121, 72139, 72165, 72179, 72523, 72534, 72550, 72553, 72564, 72568, 72571
183	72005, 72006, 72014, 72043, 72059, 72075, 72101, 72112, 72123, 72169, 72347, 72429, 72431, 72475, 72479, 72522, 72562, 72579
184	72415, 72434, 72440, 72458, 72459, 72460, 72466, 72469, 72482, 72521, 72532, 72542, 72569, 72572, 72577
185	72051, 72517, 72519, 72528, 72533, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72585, 72617, 72657, 72663, 72680
186	72512, 72513, 72515, 72520, 72529, 72531, 72536, 72538, 72539, 72554, 72576, 72578, 72583, 72584, 72587
187	71635, 71640, 71642, 71646, 71653, 71658, 71661, 71663, 71676
188	71825, 71831, 71833, 71838, 71847, 71851, 71852, 71853, 71855, 71859, 71862, 71952, 71958, 71959
189	71957, 71960, 71961, 71965, 71966, 71969, 71970
190	72079, 72132

American National Property And Casualty Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72210, 72764
101	72712, 72716, 72718
102	72745
103	72711, 72756
104	72758
105	72903, 72919
106	72714, 72715, 72739, 72768
107	72704, 72728, 72762, 72770
108	72701, 72737
109	72211, 72212, 72223
110	72120
111	72076, 72099
112	72905, 72923, 72936, 72938, 72940, 72945
113	72703, 72727, 72735
114	72719, 72722, 72734, 72736, 72747
115	72113, 72116, 72118, 72199
116	72015, 72019, 72158
117	72205, 72207
118	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72959
119	72002, 72022, 72103
120	72032, 72034, 72035, 72106
121	72908, 72916, 72937
122	72227
123	72204
124	72209
125	72301, 72364
126	72404
127	72901, 72904

American National Property And Casualty Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
128	72921, 72932, 72934, 72935, 72941, 72946, 72947, 72948, 72952, 72955
129	72956
130	71909, 71949, 71956
131	71901
132	71913
133	72023, 72173
134	72053, 72164, 72183, 72201, 72202, 72206
135	72732, 72733, 72751
136	72613, 72616, 72631, 72632, 72638, 72660, 72721, 72738, 72740, 72742, 72752, 72760, 72773, 72776
137	72601, 72615
138	72801, 72802, 72847
139	72024, 72083, 72086, 72114, 72117, 72142, 72176
140	72401
141	72411, 72412, 72414, 72417, 72419, 72436, 72437, 72439, 72447, 72450, 72467, 72474
142	72011, 72065, 72084, 72128, 72129, 72150, 72167, 72180
143	71929, 71964, 71968
144	72310, 72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72386, 72391, 72395, 72426, 72428, 72438, 72442
145	72110, 72156, 72824, 72829, 72834, 72835, 72842, 72927, 72944
146	72003, 72042, 72072, 72073, 72160
147	72007, 72012, 72052, 72068, 72085, 72102, 72143, 72149, 72178
148	72039, 72047, 72058, 72061, 72181
149	72312, 72341, 72352, 72355, 72360
150	72415, 72434, 72459, 72460, 72466, 72482, 72515, 72520, 72529, 72531, 72538, 72539, 72542, 72554, 72569, 72576, 72578, 72583
151	71722, 71726, 71752, 71764, 71770, 71826, 71827, 71828, 71834, 71835, 71837, 71839, 71840, 71845, 71858, 71860, 71864
152	71823, 71825, 71831, 71833, 71838, 71846, 71847, 71851, 71852, 71853, 71855, 71862, 71920, 71921, 71922, 71933, 71935, 71940, 71943, 71950, 71952, 71957, 71958, 71959, 71960, 71961, 71962, 71965, 71966, 71969, 71970, 71971

American National Property And Casualty Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
153	71631, 71643, 71644, 71647, 71651, 71652, 71660, 71665, 71667, 71671, 71675, 71678, 71725, 71763
154	72051, 72517, 72519, 72528, 72533, 72536, 72540, 72550, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72584, 72585, 72587, 72617, 72657, 72658, 72659, 72663, 72680
155	72624, 72628, 72629, 72636, 72639, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72670, 72675, 72679, 72683, 72686
156	72410, 72440, 72457, 72458, 72469, 72512, 72513, 72521, 72522, 72524, 72532, 72553, 72562, 72564, 72572, 72577, 72579
157	72413, 72422, 72424, 72435, 72441, 72444, 72453, 72456, 72462, 72470, 72478
158	72430, 72443, 72454, 72461, 72464
159	71820, 71822, 71832, 71836, 71841, 71842, 71859, 71865, 71866, 71937, 71944, 71945, 71972, 71973
160	72315
161	72069, 72311, 72328, 72333, 72342, 72353, 72366, 72367, 72368, 72369, 72374, 72379, 72383, 72389, 72390
162	72017, 72021, 72026, 72029, 72038, 72041, 72048, 72055, 72064, 72108, 72133, 72134, 72140, 72166, 72170
163	72455
164	72501, 72526, 72527, 72575
165	72335, 72359, 72387, 72396
166	71601, 71602, 71603, 71659, 72057
167	72004, 72037, 72046, 72079, 72132, 72152, 72168, 72175, 72182
168	72537, 72544, 72623, 72626, 72635, 72642, 72651, 72653, 72661
169	71932, 71953
170	71854
171	72761, 72769
172	71801
173	71724, 71730, 71750, 71759
174	71740, 71749, 71753, 71861
175	71701
176	71721, 71728, 71743, 71772, 71857, 71923, 71998, 71999
177	71941, 71942, 72104, 72105
178	72830, 72852, 72854, 72949
179	71655, 71656
180	71635, 71747, 71765



American National Property And Casualty Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
181	71720, 71742, 71744, 71745, 71748, 71751, 71758, 71762, 71766
182	71630, 71638, 71639, 71640, 71642, 71646, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71670, 71674, 71676, 71677
183	72126, 72827, 72828, 72833, 72838, 72841, 72843, 72853, 72857, 72860, 72926, 72950, 72958
184	72001, 72016, 72025, 72070, 72087, 72107, 72122, 72125, 72127, 72135
185	72820, 72821, 72826, 72832, 72837, 72839, 72840, 72845, 72846, 72851, 72855, 72856, 72863, 72865, 72928, 72930, 72933, 72943, 72951
186	72611, 72619, 72633, 72634, 72644, 72662, 72668, 72669, 72672, 72677, 72682, 72685, 72687
187	72416, 72425, 72433, 72445, 72449, 72465, 72476
188	72013, 72027, 72028, 72030, 72031, 72063, 72080, 72088, 72141, 72153, 72157, 72823, 72858
189	72044, 72045, 72067, 72111, 72130, 72131, 72136, 72137, 72530, 72543, 72545, 72546, 72581
190	72010, 72020, 72081, 72082, 72121, 72139, 72165, 72179, 72523, 72534, 72568, 72571
191	72006, 72014, 72036, 72040, 72059, 72060, 72066, 72074, 72101, 72123, 72322, 72326, 72340, 72372, 72392
192	72320, 72327, 72331, 72332, 72346, 72348, 72373, 72376, 72394
193	72324, 72347, 72365, 72377, 72432, 72472
194	72005, 72043, 72075, 72112, 72169, 72421, 72427, 72429, 72431, 72471, 72473, 72475, 72479

American National Property And Casualty Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72908, 72916
101	72901, 72903, 72919
102	72704, 72728, 72730, 72762, 72770
103	72714, 72715, 72739, 72768
104	72712, 72716
105	72711, 72756
106	72718, 72745, 72758
107	72322, 72326, 72335, 72359, 72372
108	72301, 72325, 72327, 72339, 72364, 72384
109	72329, 72330, 72351, 72354, 72365, 72370, 72377, 72391, 72395, 72414, 72419, 72426, 72428, 72438, 72442, 72447
110	72450, 72474
111	72401
112	72404, 72411, 72417, 72437, 72467
113	72801, 72802
114	72537, 72619, 72623, 72626, 72634, 72635, 72642, 72651, 72653, 72658, 72659, 72661
115	72905, 72923, 72936, 72937, 72938, 72941
116	72904
117	72921, 72935, 72956
118	72631, 72732, 72733, 72751
119	72764
120	72703, 72735
121	72701, 72737
122	72717, 72729, 72744, 72749, 72753, 72769, 72774
123	72761
124	72719, 72722, 72734, 72736, 72747
125	72051, 72130, 72517, 72519, 72528, 72533, 72560, 72565, 72566, 72585, 72587, 72657, 72663, 72680
126	71635, 71646
127	71941, 71942, 72104, 72105

American National Property And Casualty Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
128	71721, 71722, 71728, 71743, 71772, 71825, 71828, 71831, 71835, 71838, 71847, 71855, 71857, 71858, 71862, 71864
129	71801
130	71832, 71833, 71841, 71944, 71971, 71973
131	71920, 71921, 71922, 71929, 71940, 71943, 71950, 71952, 71958, 71959, 71962
132	71909, 71933, 71935, 71949, 71956, 71957, 71960, 71961, 71964, 71965, 71966, 71968, 71969, 71970
133	71854
134	71923, 71998, 71999
135	72002, 72022, 72103
136	71901, 71913
137	72501, 72526, 72527, 72575
138	72114, 72201, 72202
139	72204
140	72053, 72164, 72183, 72206
141	72209
142	71601, 71602, 71659
143	71603, 71667
144	71820, 71822, 71823, 71836, 71842, 71846, 71851, 71852, 71853, 71859, 71865, 71866
145	71932, 71937, 71945, 71953, 71972
146	71740, 71752, 71753, 71770, 71826, 71827, 71834, 71837, 71839, 71840, 71845, 71860, 71861
147	72135, 72210, 72223
148	72207, 72211, 72212, 72227
149	72003, 72004, 72026, 72037, 72038, 72042, 72046, 72055, 72072, 72073, 72083, 72133, 72134, 72152, 72160, 72168, 72170, 72175, 72182
150	71631, 71640, 71642, 71647, 71651, 71653, 71655, 71656, 71658, 71661, 71663, 71671, 71675, 71676, 71745
151	72013, 72044, 72067, 72088, 72131, 72136, 72137, 72153, 72179, 72543, 72545, 72546, 72581
152	72165, 72512, 72513, 72521, 72522, 72523, 72524, 72530, 72532, 72534, 72536, 72540, 72550, 72553, 72555, 72556, 72561, 72562, 72564, 72567, 72568, 72569, 72571, 72573, 72577, 72579, 72584
153	71724, 71730, 71747, 71749, 71750, 71759, 71765
154	72310, 72315, 72321, 72358

American National Property And Casualty Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
155	72010, 72052, 72068, 72081, 72082, 72085, 72121, 72139, 72143, 72149, 72178
156	72023
157	72076, 72099
158	72113, 72118
159	72117, 72120, 72199
160	72205
161	72116
162	72015, 72158
163	72824, 72827, 72828, 72833, 72838, 72841, 72860, 72926, 72940, 72944, 72945, 72950, 72958
164	72016, 72032, 72034, 72035, 72106
165	72601, 72615
166	72932, 72934, 72946, 72948, 72952, 72955, 72959
167	71665, 71725, 72011, 72057, 72065, 72079, 72084, 72128, 72129, 72132, 72150, 72167, 72180
168	71652, 71660, 71701, 71720, 71726, 71742, 71744, 71748, 71751, 71758, 71762, 71763, 71764, 71766
169	72001, 72025, 72070, 72125, 72126, 72826, 72829, 72834, 72835, 72842, 72851, 72853, 72855, 72857, 72863, 72865, 72927, 72928, 72933, 72943, 72951
170	72624, 72628, 72633, 72636, 72640, 72641, 72644, 72648, 72655, 72662, 72666, 72668, 72669, 72670, 72672, 72675, 72677, 72682, 72683, 72685, 72686, 72687, 72742, 72752, 72776, 72852, 72854
171	72611, 72613, 72616, 72632, 72638, 72660, 72721, 72727, 72738, 72740, 72760, 72773
172	72019, 72087, 72122
173	72027, 72028, 72030, 72031, 72039, 72063, 72080, 72141, 72156, 72157, 72617, 72629, 72639, 72645, 72650, 72679
174	72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72856, 72930, 72947, 72949
175	72047, 72058, 72061, 72107, 72110, 72127, 72181, 72823, 72858
176	71630, 71638, 71639, 71643, 71644, 71654, 71662, 71666, 71670, 71674, 71677, 71678
177	72012, 72045, 72102, 72111, 72173
178	72313, 72320, 72331, 72332, 72338, 72341, 72346, 72348, 72350, 72373, 72376, 72386, 72394
179	72413, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72444, 72453, 72454, 72456, 72461, 72462, 72464, 72470, 72478

American National Property And Casualty Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

Sector	Zip Codes
180	72410, 72412, 72415, 72416, 72433, 72434, 72439, 72440, 72445, 72449, 72455, 72457, 72458, 72459, 72460, 72465, 72466, 72469, 72476, 72572
181	72005, 72006, 72020, 72043, 72059, 72075, 72112, 72169, 72421, 72427, 72431, 72432, 72471, 72472, 72473, 72479
182	72029, 72048, 72069, 72140, 72166, 72312, 72328, 72333, 72342, 72352, 72353, 72355, 72366, 72367, 72369, 72374, 72379, 72383, 72389, 72390
183	72014, 72017, 72021, 72036, 72040, 72041, 72060, 72064, 72074, 72101, 72108, 72123, 72311, 72324, 72340, 72347, 72360, 72368, 72387, 72392, 72396, 72429, 72475
184	72007, 72024, 72066, 72086, 72142, 72176
185	72482, 72515, 72520, 72529, 72531, 72538, 72539, 72542, 72544, 72554, 72576, 72578, 72583

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.021	1.002	1.093	1.302	1.048	0.925	0.912	0.985	1.000	1.000	1.000	1.000
100	1.260	1.104	1.274	0.835	0.933	0.977	1.013	0.958	1.000	1.000	1.000	1.000
101	1.552	1.145	1.173	0.911	0.964	1.080	1.064	0.958	1.000	1.000	1.000	1.000
102	1.323	0.910	0.998	0.835	1.069	1.131	1.114	0.958	1.000	1.000	1.000	1.000
103	1.146	1.104	0.944	0.781	0.996	1.028	1.013	0.958	1.000	1.000	1.000	1.000
104	1.469	1.022	1.222	0.814	1.022	1.234	1.130	0.958	1.000	1.000	1.000	1.000
105	1.229	1.124	1.292	1.058	0.964	1.089	1.181	0.958	1.000	1.000	1.000	1.000
106	1.458	1.155	1.047	0.792	0.985	0.977	0.962	0.958	1.000	1.000	1.000	1.000
107	1.333	0.981	1.045	0.814	0.975	1.028	1.064	1.109	1.000	1.000	1.000	1.000
108	1.375	0.818	1.361	0.732	1.153	1.190	1.064	1.058	1.000	1.000	1.000	1.000
109	1.198	1.175	0.989	0.814	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
110	1.250	0.961	1.061	0.955	1.038	1.028	0.998	0.907	1.000	1.000	1.000	1.000
111	0.990	1.022	1.143	0.828	1.027	1.080	0.980	0.907	1.000	1.000	1.000	1.000
112	1.219	1.032	1.093	0.955	1.006	1.028	1.003	0.907	1.000	1.000	1.000	1.000
113	1.021	1.094	1.140	0.814	0.922	0.987	0.973	0.958	1.000	1.000	1.000	1.000
114	1.010	1.186	1.031	1.030	0.901	1.028	1.013	0.958	1.000	1.000	1.000	1.000
115	1.302	1.165	1.014	0.911	0.954	1.028	1.013	0.907	1.000	1.000	1.000	1.000
116	1.156	1.226	1.272	0.879	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
117	1.031	1.063	1.108	0.900	1.027	0.977	1.013	0.958	1.000	1.000	1.000	1.000
118	1.146	1.032	1.071	0.955	0.996	1.028	1.013	1.008	1.000	1.000	1.000	1.000
119	1.375	1.002	1.100	0.868	1.111	1.028	1.013	0.958	1.000	1.000	1.000	1.000
120	1.094	0.858	1.052	0.911	1.111	0.977	1.064	1.008	1.000	1.000	1.000	1.000
121	0.875	1.104	0.974	0.965	1.059	1.020	0.980	0.958	1.000	1.000	1.000	1.000
122	0.859	1.267	0.984	0.781	1.080	0.963	0.986	1.008	1.000	1.000	1.000	1.000
123	0.849	1.196	0.923	1.030	0.964	1.074	0.942	1.008	1.000	1.000	1.000	1.000
124	0.844	1.206	1.033	0.922	1.027	0.953	0.980	0.958	1.000	1.000	1.000	1.000
125	0.792	1.012	0.952	1.237	1.059	1.025	0.980	1.008	1.000	1.000	1.000	1.000
126	0.802	1.134	1.011	1.128	1.237	0.977	0.962	1.109	1.000	1.000	1.000	1.000
127	0.979	0.797	0.927	1.110	1.122	0.955	0.962	1.008	1.000	1.000	1.000	1.000
128	0.990	1.114	0.994	1.106	1.143	0.952	1.004	1.008	1.000	1.000	1.000	1.000
129	0.937	1.042	0.974	1.063	1.090	1.028	0.993	0.958	1.000	1.000	1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
130	0.990	0.961	0.953	1.106	1.090	1.028	1.013	1.008	1.000	1.000	1.000	1.000
131	0.948	1.104	0.944	0.922	1.090	1.028	1.013	1.058	1.000	1.000	1.000	1.000
132	1.021	1.042	1.021	0.879	1.101	1.028	1.013	1.109	1.000	1.000	1.000	1.000
133	1.010	0.991	0.924	1.030	1.122	1.028	1.013	1.058	1.000	1.000	1.000	1.000
134	0.906	0.807	1.067	1.039	1.059	0.977	0.962	1.058	1.000	1.000	1.000	1.000
135	0.943	0.726	1.021	1.047	1.048	1.028	0.962	1.058	1.000	1.000	1.000	1.000
136	0.875	0.961	1.023	1.085	0.933	0.977	0.962	1.109	1.000	1.000	1.000	1.000
137	0.875	0.981	1.103	1.063	1.080	0.977	0.962	1.008	1.000	1.000	1.000	1.000
138	0.979	0.869	1.192	1.052	1.237	0.977	0.962	1.260	1.000	1.000	1.000	1.000
139	1.135	0.797	1.073	1.023	1.216	0.977	0.962	1.260	1.000	1.000	1.000	1.000
140	0.969	0.675	1.133	1.128	1.153	1.156	1.155	1.260	1.000	1.000	1.000	1.000
141	0.885	1.216	1.029	1.150	1.205	1.028	1.013	1.310	1.000	1.000	1.000	1.000
142	0.969	1.226	1.161	1.041	1.195	1.080	0.996	1.159	1.000	1.000	1.000	1.000
143	0.906	0.981	0.974	1.096	0.975	1.028	0.980	1.210	1.000	1.000	1.000	1.000
144	1.229	0.971	1.143	1.432	1.048	1.225	1.155	1.008	1.000	1.000	1.000	1.000
145	1.031	0.961	1.039	1.128	0.996	1.080	1.064	1.058	1.000	1.000	1.000	1.000
146	0.979	1.114	1.350	1.476	1.080	1.028	1.013	1.008	1.000	1.000	1.000	1.000
147	0.990	1.053	1.056	1.215	1.143	1.028	1.013	1.159	1.000	1.000	1.000	1.000
148	1.062	1.032	1.202	1.117	1.038	1.028	1.013	1.159	1.000	1.000	1.000	1.000
149	0.823	1.063	1.055	1.650	1.132	1.028	0.980	1.058	1.000	1.000	1.000	1.000
150	0.896	0.940	1.050	1.356	1.122	1.028	1.013	1.008	1.000	1.000	1.000	1.000
151	0.891	0.756	1.021	1.562	0.954	1.028	0.962	1.008	1.000	1.000	1.000	1.000
152	1.172	1.094	1.118	1.432	1.101	1.130	1.064	1.008	1.000	1.000	1.000	1.000
153	1.052	0.746	1.063	1.584	1.132	1.028	0.980	1.008	1.000	1.000	1.000	1.000
154	0.859	0.869	1.014	1.356	1.132	1.025	0.992	1.058	1.000	1.000	1.000	1.000
155	0.979	0.981	1.061	1.161	0.985	1.080	1.013	0.958	1.000	1.000	1.000	1.000
156	0.885	1.104	1.161	1.462	1.059	1.174	1.163	1.058	1.000	1.000	1.000	1.000
157	0.812	0.961	1.053	1.736	1.132	0.963	0.962	1.109	1.000	1.000	1.000	1.000
158	0.896	0.869	1.147	1.551	1.038	1.028	1.013	1.109	1.000	1.000	1.000	1.000
159	1.000	0.899	1.268	1.388	1.069	1.080	1.064	1.159	1.000	1.000	1.000	1.000
160	0.948	0.869	1.080	1.464	1.153	1.065	1.064	1.260	1.000	1.000	1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
161	1.000	0.787	1.109	1.811	1.027	1.028	1.013	1.109	1.000	1.000	1.000	1.000
162	1.167	0.756	0.944	1.552	1.059	1.080	1.064	1.058	1.000	1.000	1.000	1.000
163	1.302	0.869	1.242	1.564	0.912	1.080	1.064	1.008	1.000	1.000	1.000	1.000
164	1.531	0.838	1.296	1.323	0.954	1.080	1.064	1.008	1.000	1.000	1.000	1.000
165	1.198	0.899	1.194	1.464	0.985	0.954	1.013	0.958	1.000	1.000	1.000	1.000
166	1.021	0.869	1.113	1.182	1.080	0.960	1.013	1.008	1.000	1.000	1.000	1.000
167	0.896	0.848	0.974	1.269	1.006	0.925	0.962	1.058	1.000	1.000	1.000	1.000
168	0.844	0.940	0.952	1.215	1.048	1.016	0.980	1.008	1.000	1.000	1.000	1.000
169	0.812	0.858	0.956	1.432	0.807	1.027	0.988	1.361	1.000	1.000	1.000	1.000
170	0.901	0.950	0.938	1.681	0.933	0.946	0.962	0.958	1.000	1.000	1.000	1.000
171	0.823	0.961	0.974	0.829	0.954	0.960	0.983	1.058	1.000	1.000	1.000	1.000
172	0.854	0.981	0.884	1.388	1.069	0.952	0.980	1.058	1.000	1.000	1.000	1.000
173	0.948	1.042	0.974	1.627	0.839	0.953	1.004	1.008	1.000	1.000	1.000	1.000
174	0.979	0.940	0.974	1.475	0.912	0.952	1.004	0.958	1.000	1.000	1.000	1.000
175	0.969	1.002	1.014	1.464	0.849	0.952	0.962	0.958	1.000	1.000	1.000	1.000
176	1.021	0.879	1.043	1.112	1.132	0.952	0.962	1.008	1.000	1.000	1.000	1.000
177	0.990	0.910	1.043	1.193	0.922	0.958	0.962	1.008	1.000	1.000	1.000	1.000
178	1.000	0.981	0.974	1.117	1.143	0.952	1.004	1.159	1.000	1.000	1.000	1.000
179	0.979	0.910	1.043	1.540	1.006	0.817	1.004	0.958	1.000	1.000	1.000	1.000
180	0.979	0.858	0.953	1.638	1.038	0.955	1.004	1.008	1.000	1.000	1.000	1.000
181	0.885	1.002	0.938	1.586	1.059	1.028	1.013	1.058	1.000	1.000	1.000	1.000
182	1.031	0.920	1.113	1.202	1.038	0.977	0.962	1.058	1.000	1.000	1.000	1.000
183	0.990	0.920	0.954	1.323	1.090	1.028	0.985	1.109	1.000	1.000	1.000	1.000
184	0.958	0.879	0.957	1.041	1.069	0.977	0.962	1.058	1.000	1.000	1.000	1.000
185	1.135	0.756	1.248	1.128	0.985	1.089	1.114	1.008	1.000	1.000	1.000	1.000
186	0.948	0.746	1.057	1.323		1.028	1.013				1.000	1.000
187	1.260	0.991	1.012	1.247		0.977	0.962				1.000	1.000
188	0.979	0.838	1.272	1.193		0.977	0.962				1.000	1.000
189	1.250	0.873	1.212	1.464		1.069	1.205				1.000	1.000
190	1.229	0.922	1.053	1.302		1.028	1.013				1.000	1.000
191	1.146		1.097	1.573		1.080	1.064				1.000	1.000



American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
192	1.021		0.924	1.410		1.028	1.064				1.000	1.000
193	0.969		1.154	1.388		0.977	0.980				1.000	1.000
194	1.260		1.077	1.280		1.080	1.064				1.000	1.000

American National Property And Casualty Company  
Auto TravelStar Aluminum Shell Surcharge Factors

Aluminum Shell		COMP	COLL
Y	Yes	1.275	2.750
N	No	1.000	1.000

American National Property And Casualty Company  
Auto TravelStar Coverage Factors

Coverage	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL
Vehicle Body Type								
MOTOR HOME	0.350	0.400	0.425	0.425	0.425	0.425	1.300	0.425
CAMPING TRAILER							1.210	0.380
TRAVEL TRAILER							1.353	0.427

American National Property And Casualty Company  
Auto TravelStar Cost New Factors

Vehicle Type	MOTOR HOME		TRAVEL TRAILER		CAMPING TRAILER		
Coverage	COMP	COLL	COMP	COLL	COMP	COLL	
Cost New							
1-5000	0.482	0.664	0.300	0.600	0.300	0.600	
5001-25000	0.094	0.047	0.060	0.040	0.060	0.040	Each Additional 1,000
25001-40000	0.041	0.020	0.055	0.035	0.055	0.035	Each Additional 1,000
40001 And Over	0.026	0.016	0.040	0.020	0.040	0.020	Each Additional 1,000

American National General Insurance Company  
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American National General Insurance Company  
Auto Model Year Factors

Model Year	COMP	COLL
0-1992	0.62	0.39
1993	0.62	0.39
1994	0.62	0.39
1995	0.62	0.39
1996	0.62	0.39
1997	0.62	0.39
1998	0.64	0.42
1999	0.66	0.45
2000	0.68	0.48
2001	0.70	0.51
2002	0.72	0.54
2003	0.74	0.57
2004	0.76	0.60
2005	0.78	0.64
2006	0.81	0.68
2007	0.84	0.73
2008	0.87	0.78
2009	0.90	0.83
2010	0.93	0.88
2011	0.96	0.94
2012	1.00	1.00
2013	1.05	1.05
Ea. Additional 1	0.05	0.05

American National General Insurance Company  
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
	209	127	46	66	267	18	42	7	7	24	2	3

American National General Insurance Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72076, 72099, 72117
101	72209
102	72205, 72207
103	72211, 72212, 72227
104	72114, 72201, 72202
105	72311, 72312, 72342, 72352, 72355, 72366, 72368, 72369, 72374, 72383, 72389, 72390
106	72118, 72199
107	72135, 72210, 72223
108	71601, 71603, 71659
109	72037, 72046, 72072, 72083, 72142
110	72007, 72012, 72023, 72066, 72086, 72176
111	72057, 72079, 72128, 72129, 72132, 72150
112	72002, 72022, 72103
113	71929, 71956, 71964, 71968
114	71909, 71949, 72087
115	72335, 72341, 72359
116	71837, 71839, 71840, 71854
117	72310, 72315, 72438
118	72411, 72414, 72419, 72426, 72428, 72437, 72442, 72447, 72467
119	72301, 72327, 72332, 72364, 72376
120	72320, 72322, 72326, 72340, 72346, 72348, 72360, 72372, 72392, 72394
121	72032, 72034, 72035, 72106, 72107, 72127
122	72613, 72616, 72631, 72632, 72660, 72721, 72727, 72732, 72733, 72738, 72740, 72742, 72752, 72760, 72773, 72776
123	72001, 72016, 72070, 72110, 72125, 72823
124	72519, 72611, 72617, 72619, 72624, 72626, 72633, 72634, 72635, 72638, 72639, 72642, 72644, 72651, 72658, 72659, 72662, 72668, 72670, 72672, 72677, 72682, 72687
125	72025, 72824, 72826, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72841, 72842, 72851, 72853, 72855, 72860, 72863, 72865, 72926, 72950, 72958



American National General Insurance Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
126	71833, 71852, 71855
127	72718, 72745, 72758
128	72722, 72734, 72736, 72747, 72761, 72768, 72769
129	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72934, 72946, 72947, 72959
130	72901
131	72905, 72916, 72921, 72923, 72932, 72935, 72936, 72940, 72941, 72945, 72948, 72952, 72955
132	72956
133	72903, 72908, 72919
134	71740, 71753
135	71832, 71836, 71842, 71866
136	71820, 71822, 71823, 71831, 71838, 71846, 71851, 71853, 71859, 71862, 71865
137	71841, 71932, 71937, 71944, 71945, 71953, 71971, 71972, 71973
138	71801
139	71724, 71730, 71749, 71750, 71758, 71759, 71762
140	71635, 71646
141	71642, 71655, 71656, 71675
142	71941, 71942, 72104, 72105
143	71701
144	72401, 72417
145	72010, 72052, 72081, 72082, 72085, 72102, 72139, 72143, 72149, 72178, 72543, 72545
146	72501, 72526, 72527, 72575
147	72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72391, 72395
148	71639, 71643, 71644, 71667, 71670, 71674, 71677, 71678
149	71721, 71722, 71726, 71728, 71743, 71772, 71825, 71828, 71834, 71835, 71847, 71857, 71922, 71940, 71958, 71959, 71962
150	71647, 71652, 71665, 71671, 71725, 71748, 71763, 72084
151	71920, 71921, 71933, 71935, 71943, 71950, 71952, 71957, 71960, 71961, 71965, 71966, 71969, 71970, 72122, 72126, 72857
152	72005, 72324, 72347, 72365, 72377, 72386, 72421, 72427, 72429, 72432, 72472, 72475, 72479
153	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72068, 72074, 72108
154	72039, 72045, 72047, 72058, 72061, 72111, 72131, 72136, 72137, 72173, 72181

American National General Insurance Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
155	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72367, 72379
156	72410, 72413, 72415, 72416, 72433, 72434, 72444, 72445, 72455, 72457, 72458, 72460, 72462, 72476, 72478
157	72051, 72512, 72515, 72517, 72520, 72528, 72531, 72533, 72536, 72538, 72539, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72576, 72577, 72578, 72583, 72584, 72585, 72587, 72657, 72663, 72680
158	72013, 72027, 72028, 72030, 72031, 72044, 72063, 72067, 72080, 72088, 72121, 72130, 72141, 72153, 72156, 72157, 72179, 72523, 72530, 72534, 72546, 72550, 72581, 72629
159	72412, 72422, 72424, 72425, 72430, 72435, 72436, 72439, 72441, 72443, 72449, 72453, 72454, 72456, 72461, 72464, 72470
160	72440, 72459, 72466, 72469, 72471, 72473, 72482, 72513, 72521, 72522, 72524, 72529, 72532, 72542, 72553, 72554, 72562, 72569, 72572, 72579
161	72006, 72014, 72020, 72043, 72059, 72075, 72101, 72112, 72123, 72165, 72169, 72431, 72465, 72564, 72568, 72571
162	72116
163	72053, 72065, 72164, 72180, 72183, 72206
164	72204
165	71901
166	71913
167	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72852, 72854, 72856, 72949
168	72628, 72636, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72669, 72675, 72683, 72685, 72686
169	72801
170	72802, 72858
171	72601, 72615
172	72537, 72544, 72623, 72653, 72661
173	72701, 72737
174	72711, 72756
175	72714, 72715, 72739, 72751
176	72712, 72716, 72719
177	72764
178	72703, 72735
179	72704
180	72728, 72762, 72770

American National General Insurance Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
181	72927, 72928, 72930, 72933, 72937, 72938, 72943, 72944, 72951
182	72904
183	72011, 72015, 72019, 72158, 72167
184	71923, 71998, 71999
185	72450, 72474
186	71631, 71651, 71660, 71720, 71742, 71744, 71745, 71747, 71751, 71765, 71766
187	72113
188	72004, 72073, 72133, 72152, 72160, 72168, 72170, 72175, 72182
189	71602
190	72404
191	72331, 72373, 72387, 72396
192	71630, 71638, 71640, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71676
193	71752, 71764, 71770, 71826, 71827, 71845, 71858, 71860, 71861, 71864
194	72120

American National General Insurance Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72032, 72034, 72035
101	72401, 72404
102	72015, 72019, 72022, 72158, 72167
103	72076, 72099
104	71913
105	71901
106	72209
107	72711, 72718, 72745, 72756, 72758
108	71602, 71603
109	71601, 71659
110	71724, 71730, 71749, 71750, 71751, 71758, 71759, 71762
111	71837, 71840, 71854
112	72701, 72703, 72735, 72737
113	72704, 72728, 72762, 72764, 72770
114	72204
115	72053, 72164, 72183, 72201, 72202, 72206
116	72205, 72207, 72227
117	72450, 72474
118	72068, 72082, 72085, 72143, 72149, 72178
119	72956
120	72601, 72615
121	72116, 72117
122	72114
123	72120
124	72118, 72199
125	72310, 72315, 72321, 72351, 72358, 72370, 72391
126	72301, 72364
127	72537, 72544, 72623, 72642, 72651, 72653, 72658, 72659, 72661

American National General Insurance Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
128	72007, 72023, 72176
129	72712, 72716, 72719
130	72501, 72526, 72527, 72575
131	72903, 72919, 72923
132	72901, 72904
133	72908, 72916
134	71701, 71720, 71726, 71744
135	72104, 72105
136	72322, 72326, 72335, 72359, 72387, 72396
137	72801, 72802
138	71801
139	71923, 71998, 71999
140	71753
141	72135, 72210, 72223
142	72211, 72212
143	72761
144	72714, 72715, 72722, 72734, 72736, 72739, 72747, 72751, 72768
145	71655, 71656
146	72106, 72113
147	72004, 72037, 72046, 72072, 72073, 72083, 72133, 72142, 72152, 72160, 72168, 72175, 72182
148	72410, 72412, 72416, 72421, 72427, 72433, 72439, 72445, 72449, 72457, 72465, 72471, 72473, 72476, 72524
149	72002, 72011, 72065, 72103, 72180
150	71909, 72087
151	72057, 72084, 72128, 72129, 72150
152	71949, 71956, 71968, 72001, 72016, 72070, 72122, 72125, 72126
153	72619, 72626, 72634, 72635, 72668, 72672, 72677, 72682, 72687
154	72841, 72926, 72950, 72958
155	72905, 72933, 72936, 72937, 72938, 72940, 72941, 72944, 72945
156	72717, 72729, 72730, 72744, 72749, 72753, 72769, 72774, 72932, 72934, 72948, 72952, 72955, 72959

American National General Insurance Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
157	72921, 72935, 72946, 72947
158	72611, 72613, 72616, 72631, 72632, 72638, 72644, 72660, 72662, 72732, 72733, 72738, 72740
159	72624, 72628, 72633, 72636, 72640, 72641, 72648, 72655, 72666, 72669, 72670, 72675, 72683, 72685, 72686, 72721, 72727, 72742, 72752, 72760, 72773, 72776, 72852
160	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72854, 72856, 72930, 72949
161	71820, 71822, 71823, 71832, 71836, 71841, 71842, 71846, 71865, 71866, 71932, 71937, 71944, 71945, 71953, 71971, 71972, 71973
162	71740, 71752, 71764, 71770, 71826, 71827, 71834, 71839, 71845, 71860, 71861
163	71721, 71722, 71728, 71743, 71772, 71828, 71835, 71857, 71858, 71864, 71922, 71940, 71962
164	71920, 71921, 71929, 71933, 71935, 71941, 71942, 71943, 71950, 71964
165	72025, 72824, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72842, 72851, 72853, 72857, 72858, 72860, 72863, 72865
166	72826, 72855, 72927, 72928, 72943, 72951
167	71631, 71647, 71651, 71652, 71660, 71665, 71671, 71675, 71725, 71742, 71745, 71747, 71748, 71763, 71765, 71766
168	71630, 71638, 71639, 71643, 71644, 71654, 71662, 71666, 71667, 71670, 71674, 71677, 71678
169	72455
170	72312, 72342, 72352, 72355, 72390
171	72086
172	72110, 72823
173	72058, 72061, 72107, 72127, 72181
174	72044, 72067, 72088, 72130, 72131, 72153, 72530, 72543, 72545, 72546, 72581
175	72012, 72045, 72047, 72052, 72102, 72111, 72136, 72137, 72173
176	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72366, 72367, 72369, 72374, 72379, 72383, 72389
177	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72066, 72074, 72108, 72170, 72311, 72340, 72341, 72360, 72368, 72372, 72392
178	72313, 72320, 72325, 72327, 72329, 72330, 72331, 72332, 72338, 72339, 72346, 72348, 72350, 72373, 72376, 72384, 72386, 72394, 72395
179	72013, 72027, 72028, 72030, 72031, 72039, 72063, 72080, 72141, 72156, 72157, 72629, 72639, 72645, 72650

American National General Insurance Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
180	72413, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72444, 72453, 72454, 72456, 72461, 72462, 72464, 72470, 72478
181	72324, 72354, 72365, 72377, 72411, 72414, 72417, 72419, 72426, 72428, 72432, 72437, 72438, 72442, 72447, 72467, 72472
182	72010, 72020, 72081, 72121, 72139, 72165, 72179, 72523, 72534, 72550, 72553, 72564, 72568, 72571
183	72005, 72006, 72014, 72043, 72059, 72075, 72101, 72112, 72123, 72169, 72347, 72429, 72431, 72475, 72479, 72522, 72562, 72579
184	72415, 72434, 72440, 72458, 72459, 72460, 72466, 72469, 72482, 72521, 72532, 72542, 72569, 72572, 72577
185	72051, 72517, 72519, 72528, 72533, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72585, 72617, 72657, 72663, 72680
186	72512, 72513, 72515, 72520, 72529, 72531, 72536, 72538, 72539, 72554, 72576, 72578, 72583, 72584, 72587
187	71635, 71640, 71642, 71646, 71653, 71658, 71661, 71663, 71676
188	71825, 71831, 71833, 71838, 71847, 71851, 71852, 71853, 71855, 71859, 71862, 71952, 71958, 71959
189	71957, 71960, 71961, 71965, 71966, 71969, 71970
190	72079, 72132

American National General Insurance Company  
Sector Definitions

**COMP Coverage**

**Sector    Zip Codes**

99	Full Timer
100	72210, 72764
101	72712, 72716, 72718
102	72745
103	72711, 72756
104	72758
105	72903, 72919
106	72714, 72715, 72739, 72768
107	72704, 72728, 72762, 72770
108	72701, 72737
109	72211, 72212, 72223
110	72120
111	72076, 72099
112	72905, 72923, 72936, 72938, 72940, 72945
113	72703, 72727, 72735
114	72719, 72722, 72734, 72736, 72747
115	72113, 72116, 72118, 72199
116	72015, 72019, 72158
117	72205, 72207
118	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72959
119	72002, 72022, 72103
120	72032, 72034, 72035, 72106
121	72908, 72916, 72937
122	72227
123	72204
124	72209
125	72301, 72364
126	72404
127	72901, 72904



American National General Insurance Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
128	72921, 72932, 72934, 72935, 72941, 72946, 72947, 72948, 72952, 72955
129	72956
130	71909, 71949, 71956
131	71901
132	71913
133	72023, 72173
134	72053, 72164, 72183, 72201, 72202, 72206
135	72732, 72733, 72751
136	72613, 72616, 72631, 72632, 72638, 72660, 72721, 72738, 72740, 72742, 72752, 72760, 72773, 72776
137	72601, 72615
138	72801, 72802, 72847
139	72024, 72083, 72086, 72114, 72117, 72142, 72176
140	72401
141	72411, 72412, 72414, 72417, 72419, 72436, 72437, 72439, 72447, 72450, 72467, 72474
142	72011, 72065, 72084, 72128, 72129, 72150, 72167, 72180
143	71929, 71964, 71968
144	72310, 72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72386, 72391, 72395, 72426, 72428, 72438, 72442
145	72110, 72156, 72824, 72829, 72834, 72835, 72842, 72927, 72944
146	72003, 72042, 72072, 72073, 72160
147	72007, 72012, 72052, 72068, 72085, 72102, 72143, 72149, 72178
148	72039, 72047, 72058, 72061, 72181
149	72312, 72341, 72352, 72355, 72360
150	72415, 72434, 72459, 72460, 72466, 72482, 72515, 72520, 72529, 72531, 72538, 72539, 72542, 72554, 72569, 72576, 72578, 72583
151	71722, 71726, 71752, 71764, 71770, 71826, 71827, 71828, 71834, 71835, 71837, 71839, 71840, 71845, 71858, 71860, 71864
152	71823, 71825, 71831, 71833, 71838, 71846, 71847, 71851, 71852, 71853, 71855, 71862, 71920, 71921, 71922, 71933, 71935, 71940, 71943, 71950, 71952, 71957, 71958, 71959, 71960, 71961, 71962, 71965, 71966, 71969, 71970, 71971

American National General Insurance Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
153	71631, 71643, 71644, 71647, 71651, 71652, 71660, 71665, 71667, 71671, 71675, 71678, 71725, 71763
154	72051, 72517, 72519, 72528, 72533, 72536, 72540, 72550, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72584, 72585, 72587, 72617, 72657, 72658, 72659, 72663, 72680
155	72624, 72628, 72629, 72636, 72639, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72670, 72675, 72679, 72683, 72686
156	72410, 72440, 72457, 72458, 72469, 72512, 72513, 72521, 72522, 72524, 72532, 72553, 72562, 72564, 72572, 72577, 72579
157	72413, 72422, 72424, 72435, 72441, 72444, 72453, 72456, 72462, 72470, 72478
158	72430, 72443, 72454, 72461, 72464
159	71820, 71822, 71832, 71836, 71841, 71842, 71859, 71865, 71866, 71937, 71944, 71945, 71972, 71973
160	72315
161	72069, 72311, 72328, 72333, 72342, 72353, 72366, 72367, 72368, 72369, 72374, 72379, 72383, 72389, 72390
162	72017, 72021, 72026, 72029, 72038, 72041, 72048, 72055, 72064, 72108, 72133, 72134, 72140, 72166, 72170
163	72455
164	72501, 72526, 72527, 72575
165	72335, 72359, 72387, 72396
166	71601, 71602, 71603, 71659, 72057
167	72004, 72037, 72046, 72079, 72132, 72152, 72168, 72175, 72182
168	72537, 72544, 72623, 72626, 72635, 72642, 72651, 72653, 72661
169	71932, 71953
170	71854
171	72761, 72769
172	71801
173	71724, 71730, 71750, 71759
174	71740, 71749, 71753, 71861
175	71701
176	71721, 71728, 71743, 71772, 71857, 71923, 71998, 71999
177	71941, 71942, 72104, 72105
178	72830, 72852, 72854, 72949
179	71655, 71656
180	71635, 71747, 71765

American National General Insurance Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
181	71720, 71742, 71744, 71745, 71748, 71751, 71758, 71762, 71766
182	71630, 71638, 71639, 71640, 71642, 71646, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71670, 71674, 71676, 71677
183	72126, 72827, 72828, 72833, 72838, 72841, 72843, 72853, 72857, 72860, 72926, 72950, 72958
184	72001, 72016, 72025, 72070, 72087, 72107, 72122, 72125, 72127, 72135
185	72820, 72821, 72826, 72832, 72837, 72839, 72840, 72845, 72846, 72851, 72855, 72856, 72863, 72865, 72928, 72930, 72933, 72943, 72951
186	72611, 72619, 72633, 72634, 72644, 72662, 72668, 72669, 72672, 72677, 72682, 72685, 72687
187	72416, 72425, 72433, 72445, 72449, 72465, 72476
188	72013, 72027, 72028, 72030, 72031, 72063, 72080, 72088, 72141, 72153, 72157, 72823, 72858
189	72044, 72045, 72067, 72111, 72130, 72131, 72136, 72137, 72530, 72543, 72545, 72546, 72581
190	72010, 72020, 72081, 72082, 72121, 72139, 72165, 72179, 72523, 72534, 72568, 72571
191	72006, 72014, 72036, 72040, 72059, 72060, 72066, 72074, 72101, 72123, 72322, 72326, 72340, 72372, 72392
192	72320, 72327, 72331, 72332, 72346, 72348, 72373, 72376, 72394
193	72324, 72347, 72365, 72377, 72432, 72472
194	72005, 72043, 72075, 72112, 72169, 72421, 72427, 72429, 72431, 72471, 72473, 72475, 72479

American National General Insurance Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72908, 72916
101	72901, 72903, 72919
102	72704, 72728, 72730, 72762, 72770
103	72714, 72715, 72739, 72768
104	72712, 72716
105	72711, 72756
106	72718, 72745, 72758
107	72322, 72326, 72335, 72359, 72372
108	72301, 72325, 72327, 72339, 72364, 72384
109	72329, 72330, 72351, 72354, 72365, 72370, 72377, 72391, 72395, 72414, 72419, 72426, 72428, 72438, 72442, 72447
110	72450, 72474
111	72401
112	72404, 72411, 72417, 72437, 72467
113	72801, 72802
114	72537, 72619, 72623, 72626, 72634, 72635, 72642, 72651, 72653, 72658, 72659, 72661
115	72905, 72923, 72936, 72937, 72938, 72941
116	72904
117	72921, 72935, 72956
118	72631, 72732, 72733, 72751
119	72764
120	72703, 72735
121	72701, 72737
122	72717, 72729, 72744, 72749, 72753, 72769, 72774
123	72761
124	72719, 72722, 72734, 72736, 72747
125	72051, 72130, 72517, 72519, 72528, 72533, 72560, 72565, 72566, 72585, 72587, 72657, 72663, 72680
126	71635, 71646
127	71941, 71942, 72104, 72105

American National General Insurance Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
128	71721, 71722, 71728, 71743, 71772, 71825, 71828, 71831, 71835, 71838, 71847, 71855, 71857, 71858, 71862, 71864
129	71801
130	71832, 71833, 71841, 71944, 71971, 71973
131	71920, 71921, 71922, 71929, 71940, 71943, 71950, 71952, 71958, 71959, 71962
132	71909, 71933, 71935, 71949, 71956, 71957, 71960, 71961, 71964, 71965, 71966, 71968, 71969, 71970
133	71854
134	71923, 71998, 71999
135	72002, 72022, 72103
136	71901, 71913
137	72501, 72526, 72527, 72575
138	72114, 72201, 72202
139	72204
140	72053, 72164, 72183, 72206
141	72209
142	71601, 71602, 71659
143	71603, 71667
144	71820, 71822, 71823, 71836, 71842, 71846, 71851, 71852, 71853, 71859, 71865, 71866
145	71932, 71937, 71945, 71953, 71972
146	71740, 71752, 71753, 71770, 71826, 71827, 71834, 71837, 71839, 71840, 71845, 71860, 71861
147	72135, 72210, 72223
148	72207, 72211, 72212, 72227
149	72003, 72004, 72026, 72037, 72038, 72042, 72046, 72055, 72072, 72073, 72083, 72133, 72134, 72152, 72160, 72168, 72170, 72175, 72182
150	71631, 71640, 71642, 71647, 71651, 71653, 71655, 71656, 71658, 71661, 71663, 71671, 71675, 71676, 71745
151	72013, 72044, 72067, 72088, 72131, 72136, 72137, 72153, 72179, 72543, 72545, 72546, 72581
152	72165, 72512, 72513, 72521, 72522, 72523, 72524, 72530, 72532, 72534, 72536, 72540, 72550, 72553, 72555, 72556, 72561, 72562, 72564, 72567, 72568, 72569, 72571, 72573, 72577, 72579, 72584
153	71724, 71730, 71747, 71749, 71750, 71759, 71765
154	72310, 72315, 72321, 72358

American National General Insurance Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
155	72010, 72052, 72068, 72081, 72082, 72085, 72121, 72139, 72143, 72149, 72178
156	72023
157	72076, 72099
158	72113, 72118
159	72117, 72120, 72199
160	72205
161	72116
162	72015, 72158
163	72824, 72827, 72828, 72833, 72838, 72841, 72860, 72926, 72940, 72944, 72945, 72950, 72958
164	72016, 72032, 72034, 72035, 72106
165	72601, 72615
166	72932, 72934, 72946, 72948, 72952, 72955, 72959
167	71665, 71725, 72011, 72057, 72065, 72079, 72084, 72128, 72129, 72132, 72150, 72167, 72180
168	71652, 71660, 71701, 71720, 71726, 71742, 71744, 71748, 71751, 71758, 71762, 71763, 71764, 71766
169	72001, 72025, 72070, 72125, 72126, 72826, 72829, 72834, 72835, 72842, 72851, 72853, 72855, 72857, 72863, 72865, 72927, 72928, 72933, 72943, 72951
170	72624, 72628, 72633, 72636, 72640, 72641, 72644, 72648, 72655, 72662, 72666, 72668, 72669, 72670, 72672, 72675, 72677, 72682, 72683, 72685, 72686, 72687, 72742, 72752, 72776, 72852, 72854
171	72611, 72613, 72616, 72632, 72638, 72660, 72721, 72727, 72738, 72740, 72760, 72773
172	72019, 72087, 72122
173	72027, 72028, 72030, 72031, 72039, 72063, 72080, 72141, 72156, 72157, 72617, 72629, 72639, 72645, 72650, 72679
174	72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72856, 72930, 72947, 72949
175	72047, 72058, 72061, 72107, 72110, 72127, 72181, 72823, 72858
176	71630, 71638, 71639, 71643, 71644, 71654, 71662, 71666, 71670, 71674, 71677, 71678
177	72012, 72045, 72102, 72111, 72173
178	72313, 72320, 72331, 72332, 72338, 72341, 72346, 72348, 72350, 72373, 72376, 72386, 72394
179	72413, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72444, 72453, 72454, 72456, 72461, 72462, 72464, 72470, 72478

American National General Insurance Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
180	72410, 72412, 72415, 72416, 72433, 72434, 72439, 72440, 72445, 72449, 72455, 72457, 72458, 72459, 72460, 72465, 72466, 72469, 72476, 72572
181	72005, 72006, 72020, 72043, 72059, 72075, 72112, 72169, 72421, 72427, 72431, 72432, 72471, 72472, 72473, 72479
182	72029, 72048, 72069, 72140, 72166, 72312, 72328, 72333, 72342, 72352, 72353, 72355, 72366, 72367, 72369, 72374, 72379, 72383, 72389, 72390
183	72014, 72017, 72021, 72036, 72040, 72041, 72060, 72064, 72074, 72101, 72108, 72123, 72311, 72324, 72340, 72347, 72360, 72368, 72387, 72392, 72396, 72429, 72475
184	72007, 72024, 72066, 72086, 72142, 72176
185	72482, 72515, 72520, 72529, 72531, 72538, 72539, 72542, 72544, 72554, 72576, 72578, 72583

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.021	1.002	1.093	1.302	1.048	0.925	0.912	0.985	1.000	1.000	1.000	1.000
100	1.260	1.104	1.274	0.835	0.933	0.977	1.013	0.958	1.000	1.000	1.000	1.000
101	1.552	1.145	1.173	0.911	0.964	1.080	1.064	0.958	1.000	1.000	1.000	1.000
102	1.323	0.910	0.998	0.835	1.069	1.131	1.114	0.958	1.000	1.000	1.000	1.000
103	1.146	1.104	0.944	0.781	0.996	1.028	1.013	0.958	1.000	1.000	1.000	1.000
104	1.469	1.022	1.222	0.814	1.022	1.234	1.130	0.958	1.000	1.000	1.000	1.000
105	1.229	1.124	1.292	1.058	0.964	1.089	1.181	0.958	1.000	1.000	1.000	1.000
106	1.458	1.155	1.047	0.792	0.985	0.977	0.962	0.958	1.000	1.000	1.000	1.000
107	1.333	0.981	1.045	0.814	0.975	1.028	1.064	1.109	1.000	1.000	1.000	1.000
108	1.375	0.818	1.361	0.732	1.153	1.190	1.064	1.058	1.000	1.000	1.000	1.000
109	1.198	1.175	0.989	0.814	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
110	1.250	0.961	1.061	0.955	1.038	1.028	0.998	0.907	1.000	1.000	1.000	1.000
111	0.990	1.022	1.143	0.828	1.027	1.080	0.980	0.907	1.000	1.000	1.000	1.000
112	1.219	1.032	1.093	0.955	1.006	1.028	1.003	0.907	1.000	1.000	1.000	1.000
113	1.021	1.094	1.140	0.814	0.922	0.987	0.973	0.958	1.000	1.000	1.000	1.000
114	1.010	1.186	1.031	1.030	0.901	1.028	1.013	0.958	1.000	1.000	1.000	1.000
115	1.302	1.165	1.014	0.911	0.954	1.028	1.013	0.907	1.000	1.000	1.000	1.000
116	1.156	1.226	1.272	0.879	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
117	1.031	1.063	1.108	0.900	1.027	0.977	1.013	0.958	1.000	1.000	1.000	1.000
118	1.146	1.032	1.071	0.955	0.996	1.028	1.013	1.008	1.000	1.000	1.000	1.000
119	1.375	1.002	1.100	0.868	1.111	1.028	1.013	0.958	1.000	1.000	1.000	1.000
120	1.094	0.858	1.052	0.911	1.111	0.977	1.064	1.008	1.000	1.000	1.000	1.000
121	0.875	1.104	0.974	0.965	1.059	1.020	0.980	0.958	1.000	1.000	1.000	1.000
122	0.859	1.267	0.984	0.781	1.080	0.963	0.986	1.008	1.000	1.000	1.000	1.000
123	0.849	1.196	0.923	1.030	0.964	1.074	0.942	1.008	1.000	1.000	1.000	1.000
124	0.844	1.206	1.033	0.922	1.027	0.953	0.980	0.958	1.000	1.000	1.000	1.000
125	0.792	1.012	0.952	1.237	1.059	1.025	0.980	1.008	1.000	1.000	1.000	1.000
126	0.802	1.134	1.011	1.128	1.237	0.977	0.962	1.109	1.000	1.000	1.000	1.000
127	0.979	0.797	0.927	1.110	1.122	0.955	0.962	1.008	1.000	1.000	1.000	1.000
128	0.990	1.114	0.994	1.106	1.143	0.952	1.004	1.008	1.000	1.000	1.000	1.000
129	0.937	1.042	0.974	1.063	1.090	1.028	0.993	0.958	1.000	1.000	1.000	1.000



American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
130	0.990	0.961	0.953	1.106	1.090	1.028	1.013	1.008	1.000	1.000	1.000	1.000
131	0.948	1.104	0.944	0.922	1.090	1.028	1.013	1.058	1.000	1.000	1.000	1.000
132	1.021	1.042	1.021	0.879	1.101	1.028	1.013	1.109	1.000	1.000	1.000	1.000
133	1.010	0.991	0.924	1.030	1.122	1.028	1.013	1.058	1.000	1.000	1.000	1.000
134	0.906	0.807	1.067	1.039	1.059	0.977	0.962	1.058	1.000	1.000	1.000	1.000
135	0.943	0.726	1.021	1.047	1.048	1.028	0.962	1.058	1.000	1.000	1.000	1.000
136	0.875	0.961	1.023	1.085	0.933	0.977	0.962	1.109	1.000	1.000	1.000	1.000
137	0.875	0.981	1.103	1.063	1.080	0.977	0.962	1.008	1.000	1.000	1.000	1.000
138	0.979	0.869	1.192	1.052	1.237	0.977	0.962	1.260	1.000	1.000	1.000	1.000
139	1.135	0.797	1.073	1.023	1.216	0.977	0.962	1.260	1.000	1.000	1.000	1.000
140	0.969	0.675	1.133	1.128	1.153	1.156	1.155	1.260	1.000	1.000	1.000	1.000
141	0.885	1.216	1.029	1.150	1.205	1.028	1.013	1.310	1.000	1.000	1.000	1.000
142	0.969	1.226	1.161	1.041	1.195	1.080	0.996	1.159	1.000	1.000	1.000	1.000
143	0.906	0.981	0.974	1.096	0.975	1.028	0.980	1.210	1.000	1.000	1.000	1.000
144	1.229	0.971	1.143	1.432	1.048	1.225	1.155	1.008	1.000	1.000	1.000	1.000
145	1.031	0.961	1.039	1.128	0.996	1.080	1.064	1.058	1.000	1.000	1.000	1.000
146	0.979	1.114	1.350	1.476	1.080	1.028	1.013	1.008	1.000	1.000	1.000	1.000
147	0.990	1.053	1.056	1.215	1.143	1.028	1.013	1.159	1.000	1.000	1.000	1.000
148	1.062	1.032	1.202	1.117	1.038	1.028	1.013	1.159	1.000	1.000	1.000	1.000
149	0.823	1.063	1.055	1.650	1.132	1.028	0.980	1.058	1.000	1.000	1.000	1.000
150	0.896	0.940	1.050	1.356	1.122	1.028	1.013	1.008	1.000	1.000	1.000	1.000
151	0.891	0.756	1.021	1.562	0.954	1.028	0.962	1.008	1.000	1.000	1.000	1.000
152	1.172	1.094	1.118	1.432	1.101	1.130	1.064	1.008	1.000	1.000	1.000	1.000
153	1.052	0.746	1.063	1.584	1.132	1.028	0.980	1.008	1.000	1.000	1.000	1.000
154	0.859	0.869	1.014	1.356	1.132	1.025	0.992	1.058	1.000	1.000	1.000	1.000
155	0.979	0.981	1.061	1.161	0.985	1.080	1.013	0.958	1.000	1.000	1.000	1.000
156	0.885	1.104	1.161	1.462	1.059	1.174	1.163	1.058	1.000	1.000	1.000	1.000
157	0.812	0.961	1.053	1.736	1.132	0.963	0.962	1.109	1.000	1.000	1.000	1.000
158	0.896	0.869	1.147	1.551	1.038	1.028	1.013	1.109	1.000	1.000	1.000	1.000
159	1.000	0.899	1.268	1.388	1.069	1.080	1.064	1.159	1.000	1.000	1.000	1.000
160	0.948	0.869	1.080	1.464	1.153	1.065	1.064	1.260	1.000	1.000	1.000	1.000

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
161	1.000	0.787	1.109	1.811	1.027	1.028	1.013	1.109	1.000	1.000	1.000	1.000
162	1.167	0.756	0.944	1.552	1.059	1.080	1.064	1.058	1.000	1.000	1.000	1.000
163	1.302	0.869	1.242	1.564	0.912	1.080	1.064	1.008	1.000	1.000	1.000	1.000
164	1.531	0.838	1.296	1.323	0.954	1.080	1.064	1.008	1.000	1.000	1.000	1.000
165	1.198	0.899	1.194	1.464	0.985	0.954	1.013	0.958	1.000	1.000	1.000	1.000
166	1.021	0.869	1.113	1.182	1.080	0.960	1.013	1.008	1.000	1.000	1.000	1.000
167	0.896	0.848	0.974	1.269	1.006	0.925	0.962	1.058	1.000	1.000	1.000	1.000
168	0.844	0.940	0.952	1.215	1.048	1.016	0.980	1.008	1.000	1.000	1.000	1.000
169	0.812	0.858	0.956	1.432	0.807	1.027	0.988	1.361	1.000	1.000	1.000	1.000
170	0.901	0.950	0.938	1.681	0.933	0.946	0.962	0.958	1.000	1.000	1.000	1.000
171	0.823	0.961	0.974	0.829	0.954	0.960	0.983	1.058	1.000	1.000	1.000	1.000
172	0.854	0.981	0.884	1.388	1.069	0.952	0.980	1.058	1.000	1.000	1.000	1.000
173	0.948	1.042	0.974	1.627	0.839	0.953	1.004	1.008	1.000	1.000	1.000	1.000
174	0.979	0.940	0.974	1.475	0.912	0.952	1.004	0.958	1.000	1.000	1.000	1.000
175	0.969	1.002	1.014	1.464	0.849	0.952	0.962	0.958	1.000	1.000	1.000	1.000
176	1.021	0.879	1.043	1.112	1.132	0.952	0.962	1.008	1.000	1.000	1.000	1.000
177	0.990	0.910	1.043	1.193	0.922	0.958	0.962	1.008	1.000	1.000	1.000	1.000
178	1.000	0.981	0.974	1.117	1.143	0.952	1.004	1.159	1.000	1.000	1.000	1.000
179	0.979	0.910	1.043	1.540	1.006	0.817	1.004	0.958	1.000	1.000	1.000	1.000
180	0.979	0.858	0.953	1.638	1.038	0.955	1.004	1.008	1.000	1.000	1.000	1.000
181	0.885	1.002	0.938	1.586	1.059	1.028	1.013	1.058	1.000	1.000	1.000	1.000
182	1.031	0.920	1.113	1.202	1.038	0.977	0.962	1.058	1.000	1.000	1.000	1.000
183	0.990	0.920	0.954	1.323	1.090	1.028	0.985	1.109	1.000	1.000	1.000	1.000
184	0.958	0.879	0.957	1.041	1.069	0.977	0.962	1.058	1.000	1.000	1.000	1.000
185	1.135	0.756	1.248	1.128	0.985	1.089	1.114	1.008	1.000	1.000	1.000	1.000
186	0.948	0.746	1.057	1.323		1.028	1.013				1.000	1.000
187	1.260	0.991	1.012	1.247		0.977	0.962				1.000	1.000
188	0.979	0.838	1.272	1.193		0.977	0.962				1.000	1.000
189	1.250	0.873	1.212	1.464		1.069	1.205				1.000	1.000
190	1.229	0.922	1.053	1.302		1.028	1.013				1.000	1.000
191	1.146		1.097	1.573		1.080	1.064				1.000	1.000

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
192	1.021		0.924	1.410		1.028	1.064				1.000	1.000
193	0.969		1.154	1.388		0.977	0.980				1.000	1.000
194	1.260		1.077	1.280		1.080	1.064				1.000	1.000

American National General Insurance Company  
Auto TravelStar Aluminum Shell Surcharge Factors

Aluminum Shell		COMP	COLL
Y	Yes	1.275	2.750
N	No	1.000	1.000

American National General Insurance Company  
Auto TravelStar Coverage Factors

Coverage	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL
Vehicle Body Type								
MOTOR HOME	0.350	0.400	0.425	0.425	0.425	0.425	1.300	0.425
CAMPING TRAILER							1.210	0.380
TRAVEL TRAILER							1.353	0.427

American National General Insurance Company  
Auto TravelStar Cost New Factors

Vehicle Type Coverage Cost New	MOTOR HOME		TRAVEL TRAILER		CAMPING TRAILER		
	COMP	COLL	COMP	COLL	COMP	COLL	
1-5000	0.482	0.664	0.300	0.600	0.300	0.600	
5001-25000	0.094	0.047	0.060	0.040	0.060	0.040	Each Additional 1,000
25001-40000	0.041	0.020	0.055	0.035	0.055	0.035	Each Additional 1,000
40001 And Over	0.026	0.016	0.040	0.020	0.040	0.020	Each Additional 1,000

American National Property And Casualty Company  
Index

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American National Property And Casualty Company  
Motorcycle Model Year Factors

Model Year	COMP	COLL
0-1992	0.62	0.39
1993	0.62	0.39
1994	0.62	0.39
1995	0.62	0.39
1996	0.62	0.39
1997	0.62	0.39
1998	0.64	0.42
1999	0.66	0.45
2000	0.68	0.48
2001	0.70	0.51
2002	0.72	0.54
2003	0.74	0.57
2004	0.76	0.60
2005	0.78	0.64
2006	0.81	0.68
2007	0.84	0.73
2008	0.87	0.78
2009	0.90	0.83
2010	0.93	0.88
2011	0.96	0.94
2012	1.00	1.00
2013	1.05	1.05
Ea. Additional 1	0.05	0.05



American National Property And Casualty Company  
Motorcycle Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
	232	155	50	79	281	19	50	8	7	18	8	12

American National Property And Casualty Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72076, 72099, 72117
101	72209
102	72205, 72207
103	72211, 72212, 72227
104	72114, 72201, 72202
105	72311, 72312, 72342, 72352, 72355, 72366, 72368, 72369, 72374, 72383, 72389, 72390
106	72118, 72199
107	72135, 72210, 72223
108	71601, 71603, 71659
109	72037, 72046, 72072, 72083, 72142
110	72007, 72012, 72023, 72066, 72086, 72176
111	72057, 72079, 72128, 72129, 72132, 72150
112	72002, 72022, 72103
113	71929, 71956, 71964, 71968
114	71909, 71949, 72087
115	72335, 72341, 72359
116	71837, 71839, 71840, 71854
117	72310, 72315, 72438
118	72411, 72414, 72419, 72426, 72428, 72437, 72442, 72447, 72467
119	72301, 72327, 72332, 72364, 72376
120	72320, 72322, 72326, 72340, 72346, 72348, 72360, 72372, 72392, 72394
121	72032, 72034, 72035, 72106, 72107, 72127
122	72613, 72616, 72631, 72632, 72660, 72721, 72727, 72732, 72733, 72738, 72740, 72742, 72752, 72760, 72773, 72776
123	72001, 72016, 72070, 72110, 72125, 72823
124	72519, 72611, 72617, 72619, 72624, 72626, 72633, 72634, 72635, 72638, 72639, 72642, 72644, 72651, 72658, 72659, 72662, 72668, 72670, 72672, 72677, 72682, 72687
125	72025, 72824, 72826, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72841, 72842, 72851, 72853, 72855, 72860, 72863, 72865, 72926, 72950, 72958

American National Property And Casualty Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
126	71833, 71852, 71855
127	72718, 72745, 72758
128	72722, 72734, 72736, 72747, 72761, 72768, 72769
129	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72934, 72946, 72947, 72959
130	72901
131	72905, 72916, 72921, 72923, 72932, 72935, 72936, 72940, 72941, 72945, 72948, 72952, 72955
132	72956
133	72903, 72908, 72919
134	71740, 71753
135	71832, 71836, 71842, 71866
136	71820, 71822, 71823, 71831, 71838, 71846, 71851, 71853, 71859, 71862, 71865
137	71841, 71932, 71937, 71944, 71945, 71953, 71971, 71972, 71973
138	71801
139	71724, 71730, 71749, 71750, 71758, 71759, 71762
140	71635, 71646
141	71642, 71655, 71656, 71675
142	71941, 71942, 72104, 72105
143	71701
144	72401, 72417
145	72010, 72052, 72081, 72082, 72085, 72102, 72139, 72143, 72149, 72178, 72543, 72545
146	72501, 72526, 72527, 72575
147	72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72391, 72395
148	71639, 71643, 71644, 71667, 71670, 71674, 71677, 71678
149	71721, 71722, 71726, 71728, 71743, 71772, 71825, 71828, 71834, 71835, 71847, 71857, 71922, 71940, 71958, 71959, 71962
150	71647, 71652, 71665, 71671, 71725, 71748, 71763, 72084
151	71920, 71921, 71933, 71935, 71943, 71950, 71952, 71957, 71960, 71961, 71965, 71966, 71969, 71970, 72122, 72126, 72857
152	72005, 72324, 72347, 72365, 72377, 72386, 72421, 72427, 72429, 72432, 72472, 72475, 72479
153	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72068, 72074, 72108
154	72039, 72045, 72047, 72058, 72061, 72111, 72131, 72136, 72137, 72173, 72181

American National Property And Casualty Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
155	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72367, 72379
156	72410, 72413, 72415, 72416, 72433, 72434, 72444, 72445, 72455, 72457, 72458, 72460, 72462, 72476, 72478
157	72051, 72512, 72515, 72517, 72520, 72528, 72531, 72533, 72536, 72538, 72539, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72576, 72577, 72578, 72583, 72584, 72585, 72587, 72657, 72663, 72680
158	72013, 72027, 72028, 72030, 72031, 72044, 72063, 72067, 72080, 72088, 72121, 72130, 72141, 72153, 72156, 72157, 72179, 72523, 72530, 72534, 72546, 72550, 72581, 72629
159	72412, 72422, 72424, 72425, 72430, 72435, 72436, 72439, 72441, 72443, 72449, 72453, 72454, 72456, 72461, 72464, 72470
160	72440, 72459, 72466, 72469, 72471, 72473, 72482, 72513, 72521, 72522, 72524, 72529, 72532, 72542, 72553, 72554, 72562, 72569, 72572, 72579
161	72006, 72014, 72020, 72043, 72059, 72075, 72101, 72112, 72123, 72165, 72169, 72431, 72465, 72564, 72568, 72571
162	72116
163	72053, 72065, 72164, 72180, 72183, 72206
164	72204
165	71901
166	71913
167	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72852, 72854, 72856, 72949
168	72628, 72636, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72669, 72675, 72683, 72685, 72686
169	72801
170	72802, 72858
171	72601, 72615
172	72537, 72544, 72623, 72653, 72661
173	72701, 72737
174	72711, 72756
175	72714, 72715, 72739, 72751
176	72712, 72716, 72719
177	72764
178	72703, 72735
179	72704
180	72728, 72762, 72770

American National Property And Casualty Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
181	72927, 72928, 72930, 72933, 72937, 72938, 72943, 72944, 72951
182	72904
183	72011, 72015, 72019, 72158, 72167
184	71923, 71998, 71999
185	72450, 72474
186	71631, 71651, 71660, 71720, 71742, 71744, 71745, 71747, 71751, 71765, 71766
187	72113
188	72004, 72073, 72133, 72152, 72160, 72168, 72170, 72175, 72182
189	71602
190	72404
191	72331, 72373, 72387, 72396
192	71630, 71638, 71640, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71676
193	71752, 71764, 71770, 71826, 71827, 71845, 71858, 71860, 71861, 71864
194	72120

American National Property And Casualty Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72032, 72034, 72035
101	72401, 72404
102	72015, 72019, 72022, 72158, 72167
103	72076, 72099
104	71913
105	71901
106	72209
107	72711, 72718, 72745, 72756, 72758
108	71602, 71603
109	71601, 71659
110	71724, 71730, 71749, 71750, 71751, 71758, 71759, 71762
111	71837, 71840, 71854
112	72701, 72703, 72735, 72737
113	72704, 72728, 72762, 72764, 72770
114	72204
115	72053, 72164, 72183, 72201, 72202, 72206
116	72205, 72207, 72227
117	72450, 72474
118	72068, 72082, 72085, 72143, 72149, 72178
119	72956
120	72601, 72615
121	72116, 72117
122	72114
123	72120
124	72118, 72199
125	72310, 72315, 72321, 72351, 72358, 72370, 72391
126	72301, 72364
127	72537, 72544, 72623, 72642, 72651, 72653, 72658, 72659, 72661

American National Property And Casualty Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
128	72007, 72023, 72176
129	72712, 72716, 72719
130	72501, 72526, 72527, 72575
131	72903, 72919, 72923
132	72901, 72904
133	72908, 72916
134	71701, 71720, 71726, 71744
135	72104, 72105
136	72322, 72326, 72335, 72359, 72387, 72396
137	72801, 72802
138	71801
139	71923, 71998, 71999
140	71753
141	72135, 72210, 72223
142	72211, 72212
143	72761
144	72714, 72715, 72722, 72734, 72736, 72739, 72747, 72751, 72768
145	71655, 71656
146	72106, 72113
147	72004, 72037, 72046, 72072, 72073, 72083, 72133, 72142, 72152, 72160, 72168, 72175, 72182
148	72410, 72412, 72416, 72421, 72427, 72433, 72439, 72445, 72449, 72457, 72465, 72471, 72473, 72476, 72524
149	72002, 72011, 72065, 72103, 72180
150	71909, 72087
151	72057, 72084, 72128, 72129, 72150
152	71949, 71956, 71968, 72001, 72016, 72070, 72122, 72125, 72126
153	72619, 72626, 72634, 72635, 72668, 72672, 72677, 72682, 72687
154	72841, 72926, 72950, 72958
155	72905, 72933, 72936, 72937, 72938, 72940, 72941, 72944, 72945
156	72717, 72729, 72730, 72744, 72749, 72753, 72769, 72774, 72932, 72934, 72948, 72952, 72955, 72959

American National Property And Casualty Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
157	72921, 72935, 72946, 72947
158	72611, 72613, 72616, 72631, 72632, 72638, 72644, 72660, 72662, 72732, 72733, 72738, 72740
159	72624, 72628, 72633, 72636, 72640, 72641, 72648, 72655, 72666, 72669, 72670, 72675, 72683, 72685, 72686, 72721, 72727, 72742, 72752, 72760, 72773, 72776, 72852
160	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72854, 72856, 72930, 72949
161	71820, 71822, 71823, 71832, 71836, 71841, 71842, 71846, 71865, 71866, 71932, 71937, 71944, 71945, 71953, 71971, 71972, 71973
162	71740, 71752, 71764, 71770, 71826, 71827, 71834, 71839, 71845, 71860, 71861
163	71721, 71722, 71728, 71743, 71772, 71828, 71835, 71857, 71858, 71864, 71922, 71940, 71962
164	71920, 71921, 71929, 71933, 71935, 71941, 71942, 71943, 71950, 71964
165	72025, 72824, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72842, 72851, 72853, 72857, 72858, 72860, 72863, 72865
166	72826, 72855, 72927, 72928, 72943, 72951
167	71631, 71647, 71651, 71652, 71660, 71665, 71671, 71675, 71725, 71742, 71745, 71747, 71748, 71763, 71765, 71766
168	71630, 71638, 71639, 71643, 71644, 71654, 71662, 71666, 71667, 71670, 71674, 71677, 71678
169	72455
170	72312, 72342, 72352, 72355, 72390
171	72086
172	72110, 72823
173	72058, 72061, 72107, 72127, 72181
174	72044, 72067, 72088, 72130, 72131, 72153, 72530, 72543, 72545, 72546, 72581
175	72012, 72045, 72047, 72052, 72102, 72111, 72136, 72137, 72173
176	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72366, 72367, 72369, 72374, 72379, 72383, 72389
177	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72066, 72074, 72108, 72170, 72311, 72340, 72341, 72360, 72368, 72372, 72392
178	72313, 72320, 72325, 72327, 72329, 72330, 72331, 72332, 72338, 72339, 72346, 72348, 72350, 72373, 72376, 72384, 72386, 72394, 72395
179	72013, 72027, 72028, 72030, 72031, 72039, 72063, 72080, 72141, 72156, 72157, 72629, 72639, 72645, 72650



American National Property And Casualty Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
180	72413, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72444, 72453, 72454, 72456, 72461, 72462, 72464, 72470, 72478
181	72324, 72354, 72365, 72377, 72411, 72414, 72417, 72419, 72426, 72428, 72432, 72437, 72438, 72442, 72447, 72467, 72472
182	72010, 72020, 72081, 72121, 72139, 72165, 72179, 72523, 72534, 72550, 72553, 72564, 72568, 72571
183	72005, 72006, 72014, 72043, 72059, 72075, 72101, 72112, 72123, 72169, 72347, 72429, 72431, 72475, 72479, 72522, 72562, 72579
184	72415, 72434, 72440, 72458, 72459, 72460, 72466, 72469, 72482, 72521, 72532, 72542, 72569, 72572, 72577
185	72051, 72517, 72519, 72528, 72533, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72585, 72617, 72657, 72663, 72680
186	72512, 72513, 72515, 72520, 72529, 72531, 72536, 72538, 72539, 72554, 72576, 72578, 72583, 72584, 72587
187	71635, 71640, 71642, 71646, 71653, 71658, 71661, 71663, 71676
188	71825, 71831, 71833, 71838, 71847, 71851, 71852, 71853, 71855, 71859, 71862, 71952, 71958, 71959
189	71957, 71960, 71961, 71965, 71966, 71969, 71970
190	72079, 72132

American National Property And Casualty Company  
Sector Definitions

**COMP Coverage**

**Sector    Zip Codes**

99	Full Timer
100	72210, 72764
101	72712, 72716, 72718
102	72745
103	72711, 72756
104	72758
105	72903, 72919
106	72714, 72715, 72739, 72768
107	72704, 72728, 72762, 72770
108	72701, 72737
109	72211, 72212, 72223
110	72120
111	72076, 72099
112	72905, 72923, 72936, 72938, 72940, 72945
113	72703, 72727, 72735
114	72719, 72722, 72734, 72736, 72747
115	72113, 72116, 72118, 72199
116	72015, 72019, 72158
117	72205, 72207
118	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72959
119	72002, 72022, 72103
120	72032, 72034, 72035, 72106
121	72908, 72916, 72937
122	72227
123	72204
124	72209
125	72301, 72364
126	72404
127	72901, 72904

American National Property And Casualty Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
128	72921, 72932, 72934, 72935, 72941, 72946, 72947, 72948, 72952, 72955
129	72956
130	71909, 71949, 71956
131	71901
132	71913
133	72023, 72173
134	72053, 72164, 72183, 72201, 72202, 72206
135	72732, 72733, 72751
136	72613, 72616, 72631, 72632, 72638, 72660, 72721, 72738, 72740, 72742, 72752, 72760, 72773, 72776
137	72601, 72615
138	72801, 72802, 72847
139	72024, 72083, 72086, 72114, 72117, 72142, 72176
140	72401
141	72411, 72412, 72414, 72417, 72419, 72436, 72437, 72439, 72447, 72450, 72467, 72474
142	72011, 72065, 72084, 72128, 72129, 72150, 72167, 72180
143	71929, 71964, 71968
144	72310, 72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72386, 72391, 72395, 72426, 72428, 72438, 72442
145	72110, 72156, 72824, 72829, 72834, 72835, 72842, 72927, 72944
146	72003, 72042, 72072, 72073, 72160
147	72007, 72012, 72052, 72068, 72085, 72102, 72143, 72149, 72178
148	72039, 72047, 72058, 72061, 72181
149	72312, 72341, 72352, 72355, 72360
150	72415, 72434, 72459, 72460, 72466, 72482, 72515, 72520, 72529, 72531, 72538, 72539, 72542, 72554, 72569, 72576, 72578, 72583
151	71722, 71726, 71752, 71764, 71770, 71826, 71827, 71828, 71834, 71835, 71837, 71839, 71840, 71845, 71858, 71860, 71864
152	71823, 71825, 71831, 71833, 71838, 71846, 71847, 71851, 71852, 71853, 71855, 71862, 71920, 71921, 71922, 71933, 71935, 71940, 71943, 71950, 71952, 71957, 71958, 71959, 71960, 71961, 71962, 71965, 71966, 71969, 71970, 71971

American National Property And Casualty Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
153	71631, 71643, 71644, 71647, 71651, 71652, 71660, 71665, 71667, 71671, 71675, 71678, 71725, 71763
154	72051, 72517, 72519, 72528, 72533, 72536, 72540, 72550, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72584, 72585, 72587, 72617, 72657, 72658, 72659, 72663, 72680
155	72624, 72628, 72629, 72636, 72639, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72670, 72675, 72679, 72683, 72686
156	72410, 72440, 72457, 72458, 72469, 72512, 72513, 72521, 72522, 72524, 72532, 72553, 72562, 72564, 72572, 72577, 72579
157	72413, 72422, 72424, 72435, 72441, 72444, 72453, 72456, 72462, 72470, 72478
158	72430, 72443, 72454, 72461, 72464
159	71820, 71822, 71832, 71836, 71841, 71842, 71859, 71865, 71866, 71937, 71944, 71945, 71972, 71973
160	72315
161	72069, 72311, 72328, 72333, 72342, 72353, 72366, 72367, 72368, 72369, 72374, 72379, 72383, 72389, 72390
162	72017, 72021, 72026, 72029, 72038, 72041, 72048, 72055, 72064, 72108, 72133, 72134, 72140, 72166, 72170
163	72455
164	72501, 72526, 72527, 72575
165	72335, 72359, 72387, 72396
166	71601, 71602, 71603, 71659, 72057
167	72004, 72037, 72046, 72079, 72132, 72152, 72168, 72175, 72182
168	72537, 72544, 72623, 72626, 72635, 72642, 72651, 72653, 72661
169	71932, 71953
170	71854
171	72761, 72769
172	71801
173	71724, 71730, 71750, 71759
174	71740, 71749, 71753, 71861
175	71701
176	71721, 71728, 71743, 71772, 71857, 71923, 71998, 71999
177	71941, 71942, 72104, 72105
178	72830, 72852, 72854, 72949
179	71655, 71656
180	71635, 71747, 71765

American National Property And Casualty Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
181	71720, 71742, 71744, 71745, 71748, 71751, 71758, 71762, 71766
182	71630, 71638, 71639, 71640, 71642, 71646, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71670, 71674, 71676, 71677
183	72126, 72827, 72828, 72833, 72838, 72841, 72843, 72853, 72857, 72860, 72926, 72950, 72958
184	72001, 72016, 72025, 72070, 72087, 72107, 72122, 72125, 72127, 72135
185	72820, 72821, 72826, 72832, 72837, 72839, 72840, 72845, 72846, 72851, 72855, 72856, 72863, 72865, 72928, 72930, 72933, 72943, 72951
186	72611, 72619, 72633, 72634, 72644, 72662, 72668, 72669, 72672, 72677, 72682, 72685, 72687
187	72416, 72425, 72433, 72445, 72449, 72465, 72476
188	72013, 72027, 72028, 72030, 72031, 72063, 72080, 72088, 72141, 72153, 72157, 72823, 72858
189	72044, 72045, 72067, 72111, 72130, 72131, 72136, 72137, 72530, 72543, 72545, 72546, 72581
190	72010, 72020, 72081, 72082, 72121, 72139, 72165, 72179, 72523, 72534, 72568, 72571
191	72006, 72014, 72036, 72040, 72059, 72060, 72066, 72074, 72101, 72123, 72322, 72326, 72340, 72372, 72392
192	72320, 72327, 72331, 72332, 72346, 72348, 72373, 72376, 72394
193	72324, 72347, 72365, 72377, 72432, 72472
194	72005, 72043, 72075, 72112, 72169, 72421, 72427, 72429, 72431, 72471, 72473, 72475, 72479

American National Property And Casualty Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72908, 72916
101	72901, 72903, 72919
102	72704, 72728, 72730, 72762, 72770
103	72714, 72715, 72739, 72768
104	72712, 72716
105	72711, 72756
106	72718, 72745, 72758
107	72322, 72326, 72335, 72359, 72372
108	72301, 72325, 72327, 72339, 72364, 72384
109	72329, 72330, 72351, 72354, 72365, 72370, 72377, 72391, 72395, 72414, 72419, 72426, 72428, 72438, 72442, 72447
110	72450, 72474
111	72401
112	72404, 72411, 72417, 72437, 72467
113	72801, 72802
114	72537, 72619, 72623, 72626, 72634, 72635, 72642, 72651, 72653, 72658, 72659, 72661
115	72905, 72923, 72936, 72937, 72938, 72941
116	72904
117	72921, 72935, 72956
118	72631, 72732, 72733, 72751
119	72764
120	72703, 72735
121	72701, 72737
122	72717, 72729, 72744, 72749, 72753, 72769, 72774
123	72761
124	72719, 72722, 72734, 72736, 72747
125	72051, 72130, 72517, 72519, 72528, 72533, 72560, 72565, 72566, 72585, 72587, 72657, 72663, 72680
126	71635, 71646
127	71941, 71942, 72104, 72105

American National Property And Casualty Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
128	71721, 71722, 71728, 71743, 71772, 71825, 71828, 71831, 71835, 71838, 71847, 71855, 71857, 71858, 71862, 71864
129	71801
130	71832, 71833, 71841, 71944, 71971, 71973
131	71920, 71921, 71922, 71929, 71940, 71943, 71950, 71952, 71958, 71959, 71962
132	71909, 71933, 71935, 71949, 71956, 71957, 71960, 71961, 71964, 71965, 71966, 71968, 71969, 71970
133	71854
134	71923, 71998, 71999
135	72002, 72022, 72103
136	71901, 71913
137	72501, 72526, 72527, 72575
138	72114, 72201, 72202
139	72204
140	72053, 72164, 72183, 72206
141	72209
142	71601, 71602, 71659
143	71603, 71667
144	71820, 71822, 71823, 71836, 71842, 71846, 71851, 71852, 71853, 71859, 71865, 71866
145	71932, 71937, 71945, 71953, 71972
146	71740, 71752, 71753, 71770, 71826, 71827, 71834, 71837, 71839, 71840, 71845, 71860, 71861
147	72135, 72210, 72223
148	72207, 72211, 72212, 72227
149	72003, 72004, 72026, 72037, 72038, 72042, 72046, 72055, 72072, 72073, 72083, 72133, 72134, 72152, 72160, 72168, 72170, 72175, 72182
150	71631, 71640, 71642, 71647, 71651, 71653, 71655, 71656, 71658, 71661, 71663, 71671, 71675, 71676, 71745
151	72013, 72044, 72067, 72088, 72131, 72136, 72137, 72153, 72179, 72543, 72545, 72546, 72581
152	72165, 72512, 72513, 72521, 72522, 72523, 72524, 72530, 72532, 72534, 72536, 72540, 72550, 72553, 72555, 72556, 72561, 72562, 72564, 72567, 72568, 72569, 72571, 72573, 72577, 72579, 72584
153	71724, 71730, 71747, 71749, 71750, 71759, 71765
154	72310, 72315, 72321, 72358

American National Property And Casualty Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
155	72010, 72052, 72068, 72081, 72082, 72085, 72121, 72139, 72143, 72149, 72178
156	72023
157	72076, 72099
158	72113, 72118
159	72117, 72120, 72199
160	72205
161	72116
162	72015, 72158
163	72824, 72827, 72828, 72833, 72838, 72841, 72860, 72926, 72940, 72944, 72945, 72950, 72958
164	72016, 72032, 72034, 72035, 72106
165	72601, 72615
166	72932, 72934, 72946, 72948, 72952, 72955, 72959
167	71665, 71725, 72011, 72057, 72065, 72079, 72084, 72128, 72129, 72132, 72150, 72167, 72180
168	71652, 71660, 71701, 71720, 71726, 71742, 71744, 71748, 71751, 71758, 71762, 71763, 71764, 71766
169	72001, 72025, 72070, 72125, 72126, 72826, 72829, 72834, 72835, 72842, 72851, 72853, 72855, 72857, 72863, 72865, 72927, 72928, 72933, 72943, 72951
170	72624, 72628, 72633, 72636, 72640, 72641, 72644, 72648, 72655, 72662, 72666, 72668, 72669, 72670, 72672, 72675, 72677, 72682, 72683, 72685, 72686, 72687, 72742, 72752, 72776, 72852, 72854
171	72611, 72613, 72616, 72632, 72638, 72660, 72721, 72727, 72738, 72740, 72760, 72773
172	72019, 72087, 72122
173	72027, 72028, 72030, 72031, 72039, 72063, 72080, 72141, 72156, 72157, 72617, 72629, 72639, 72645, 72650, 72679
174	72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72856, 72930, 72947, 72949
175	72047, 72058, 72061, 72107, 72110, 72127, 72181, 72823, 72858
176	71630, 71638, 71639, 71643, 71644, 71654, 71662, 71666, 71670, 71674, 71677, 71678
177	72012, 72045, 72102, 72111, 72173
178	72313, 72320, 72331, 72332, 72338, 72341, 72346, 72348, 72350, 72373, 72376, 72386, 72394
179	72413, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72444, 72453, 72454, 72456, 72461, 72462, 72464, 72470, 72478



American National Property And Casualty Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
180	72410, 72412, 72415, 72416, 72433, 72434, 72439, 72440, 72445, 72449, 72455, 72457, 72458, 72459, 72460, 72465, 72466, 72469, 72476, 72572
181	72005, 72006, 72020, 72043, 72059, 72075, 72112, 72169, 72421, 72427, 72431, 72432, 72471, 72472, 72473, 72479
182	72029, 72048, 72069, 72140, 72166, 72312, 72328, 72333, 72342, 72352, 72353, 72355, 72366, 72367, 72369, 72374, 72379, 72383, 72389, 72390
183	72014, 72017, 72021, 72036, 72040, 72041, 72060, 72064, 72074, 72101, 72108, 72123, 72311, 72324, 72340, 72347, 72360, 72368, 72387, 72392, 72396, 72429, 72475
184	72007, 72024, 72066, 72086, 72142, 72176
185	72482, 72515, 72520, 72529, 72531, 72538, 72539, 72542, 72544, 72554, 72576, 72578, 72583

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.021	1.002	1.093	1.302	1.048	0.925	0.912	0.985	1.000	1.000	1.000	1.000
100	1.260	1.104	1.274	0.835	0.933	0.977	1.013	0.958	1.000	1.000	1.000	1.000
101	1.552	1.145	1.173	0.911	0.964	1.080	1.064	0.958	1.000	1.000	1.000	1.000
102	1.323	0.910	0.998	0.835	1.069	1.131	1.114	0.958	1.000	1.000	1.000	1.000
103	1.146	1.104	0.944	0.781	0.996	1.028	1.013	0.958	1.000	1.000	1.000	1.000
104	1.469	1.022	1.222	0.814	1.022	1.234	1.130	0.958	1.000	1.000	1.000	1.000
105	1.229	1.124	1.292	1.058	0.964	1.089	1.181	0.958	1.000	1.000	1.000	1.000
106	1.458	1.155	1.047	0.792	0.985	0.977	0.962	0.958	1.000	1.000	1.000	1.000
107	1.333	0.981	1.045	0.814	0.975	1.028	1.064	1.109	1.000	1.000	1.000	1.000
108	1.375	0.818	1.361	0.732	1.153	1.190	1.064	1.058	1.000	1.000	1.000	1.000
109	1.198	1.175	0.989	0.814	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
110	1.250	0.961	1.061	0.955	1.038	1.028	0.998	0.907	1.000	1.000	1.000	1.000
111	0.990	1.022	1.143	0.828	1.027	1.080	0.980	0.907	1.000	1.000	1.000	1.000
112	1.219	1.032	1.093	0.955	1.006	1.028	1.003	0.907	1.000	1.000	1.000	1.000
113	1.021	1.094	1.140	0.814	0.922	0.987	0.973	0.958	1.000	1.000	1.000	1.000
114	1.010	1.186	1.031	1.030	0.901	1.028	1.013	0.958	1.000	1.000	1.000	1.000
115	1.302	1.165	1.014	0.911	0.954	1.028	1.013	0.907	1.000	1.000	1.000	1.000
116	1.156	1.226	1.272	0.879	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
117	1.031	1.063	1.108	0.900	1.027	0.977	1.013	0.958	1.000	1.000	1.000	1.000
118	1.146	1.032	1.071	0.955	0.996	1.028	1.013	1.008	1.000	1.000	1.000	1.000
119	1.375	1.002	1.100	0.868	1.111	1.028	1.013	0.958	1.000	1.000	1.000	1.000
120	1.094	0.858	1.052	0.911	1.111	0.977	1.064	1.008	1.000	1.000	1.000	1.000
121	0.875	1.104	0.974	0.965	1.059	1.020	0.980	0.958	1.000	1.000	1.000	1.000
122	0.859	1.267	0.984	0.781	1.080	0.963	0.986	1.008	1.000	1.000	1.000	1.000
123	0.849	1.196	0.923	1.030	0.964	1.074	0.942	1.008	1.000	1.000	1.000	1.000
124	0.844	1.206	1.033	0.922	1.027	0.953	0.980	0.958	1.000	1.000	1.000	1.000
125	0.792	1.012	0.952	1.237	1.059	1.025	0.980	1.008	1.000	1.000	1.000	1.000
126	0.802	1.134	1.011	1.128	1.237	0.977	0.962	1.109	1.000	1.000	1.000	1.000
127	0.979	0.797	0.927	1.110	1.122	0.955	0.962	1.008	1.000	1.000	1.000	1.000
128	0.990	1.114	0.994	1.106	1.143	0.952	1.004	1.008	1.000	1.000	1.000	1.000
129	0.937	1.042	0.974	1.063	1.090	1.028	0.993	0.958	1.000	1.000	1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
130	0.990	0.961	0.953	1.106	1.090	1.028	1.013	1.008	1.000	1.000	1.000	1.000
131	0.948	1.104	0.944	0.922	1.090	1.028	1.013	1.058	1.000	1.000	1.000	1.000
132	1.021	1.042	1.021	0.879	1.101	1.028	1.013	1.109	1.000	1.000	1.000	1.000
133	1.010	0.991	0.924	1.030	1.122	1.028	1.013	1.058	1.000	1.000	1.000	1.000
134	0.906	0.807	1.067	1.039	1.059	0.977	0.962	1.058	1.000	1.000	1.000	1.000
135	0.943	0.726	1.021	1.047	1.048	1.028	0.962	1.058	1.000	1.000	1.000	1.000
136	0.875	0.961	1.023	1.085	0.933	0.977	0.962	1.109	1.000	1.000	1.000	1.000
137	0.875	0.981	1.103	1.063	1.080	0.977	0.962	1.008	1.000	1.000	1.000	1.000
138	0.979	0.869	1.192	1.052	1.237	0.977	0.962	1.260	1.000	1.000	1.000	1.000
139	1.135	0.797	1.073	1.023	1.216	0.977	0.962	1.260	1.000	1.000	1.000	1.000
140	0.969	0.675	1.133	1.128	1.153	1.156	1.155	1.260	1.000	1.000	1.000	1.000
141	0.885	1.216	1.029	1.150	1.205	1.028	1.013	1.310	1.000	1.000	1.000	1.000
142	0.969	1.226	1.161	1.041	1.195	1.080	0.996	1.159	1.000	1.000	1.000	1.000
143	0.906	0.981	0.974	1.096	0.975	1.028	0.980	1.210	1.000	1.000	1.000	1.000
144	1.229	0.971	1.143	1.432	1.048	1.225	1.155	1.008	1.000	1.000	1.000	1.000
145	1.031	0.961	1.039	1.128	0.996	1.080	1.064	1.058	1.000	1.000	1.000	1.000
146	0.979	1.114	1.350	1.476	1.080	1.028	1.013	1.008	1.000	1.000	1.000	1.000
147	0.990	1.053	1.056	1.215	1.143	1.028	1.013	1.159	1.000	1.000	1.000	1.000
148	1.062	1.032	1.202	1.117	1.038	1.028	1.013	1.159	1.000	1.000	1.000	1.000
149	0.823	1.063	1.055	1.650	1.132	1.028	0.980	1.058	1.000	1.000	1.000	1.000
150	0.896	0.940	1.050	1.356	1.122	1.028	1.013	1.008	1.000	1.000	1.000	1.000
151	0.891	0.756	1.021	1.562	0.954	1.028	0.962	1.008	1.000	1.000	1.000	1.000
152	1.172	1.094	1.118	1.432	1.101	1.130	1.064	1.008	1.000	1.000	1.000	1.000
153	1.052	0.746	1.063	1.584	1.132	1.028	0.980	1.008	1.000	1.000	1.000	1.000
154	0.859	0.869	1.014	1.356	1.132	1.025	0.992	1.058	1.000	1.000	1.000	1.000
155	0.979	0.981	1.061	1.161	0.985	1.080	1.013	0.958	1.000	1.000	1.000	1.000
156	0.885	1.104	1.161	1.462	1.059	1.174	1.163	1.058	1.000	1.000	1.000	1.000
157	0.812	0.961	1.053	1.736	1.132	0.963	0.962	1.109	1.000	1.000	1.000	1.000
158	0.896	0.869	1.147	1.551	1.038	1.028	1.013	1.109	1.000	1.000	1.000	1.000
159	1.000	0.899	1.268	1.388	1.069	1.080	1.064	1.159	1.000	1.000	1.000	1.000
160	0.948	0.869	1.080	1.464	1.153	1.065	1.064	1.260	1.000	1.000	1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
161	1.000	0.787	1.109	1.811	1.027	1.028	1.013	1.109	1.000	1.000	1.000	1.000
162	1.167	0.756	0.944	1.552	1.059	1.080	1.064	1.058	1.000	1.000	1.000	1.000
163	1.302	0.869	1.242	1.564	0.912	1.080	1.064	1.008	1.000	1.000	1.000	1.000
164	1.531	0.838	1.296	1.323	0.954	1.080	1.064	1.008	1.000	1.000	1.000	1.000
165	1.198	0.899	1.194	1.464	0.985	0.954	1.013	0.958	1.000	1.000	1.000	1.000
166	1.021	0.869	1.113	1.182	1.080	0.960	1.013	1.008	1.000	1.000	1.000	1.000
167	0.896	0.848	0.974	1.269	1.006	0.925	0.962	1.058	1.000	1.000	1.000	1.000
168	0.844	0.940	0.952	1.215	1.048	1.016	0.980	1.008	1.000	1.000	1.000	1.000
169	0.812	0.858	0.956	1.432	0.807	1.027	0.988	1.361	1.000	1.000	1.000	1.000
170	0.901	0.950	0.938	1.681	0.933	0.946	0.962	0.958	1.000	1.000	1.000	1.000
171	0.823	0.961	0.974	0.829	0.954	0.960	0.983	1.058	1.000	1.000	1.000	1.000
172	0.854	0.981	0.884	1.388	1.069	0.952	0.980	1.058	1.000	1.000	1.000	1.000
173	0.948	1.042	0.974	1.627	0.839	0.953	1.004	1.008	1.000	1.000	1.000	1.000
174	0.979	0.940	0.974	1.475	0.912	0.952	1.004	0.958	1.000	1.000	1.000	1.000
175	0.969	1.002	1.014	1.464	0.849	0.952	0.962	0.958	1.000	1.000	1.000	1.000
176	1.021	0.879	1.043	1.112	1.132	0.952	0.962	1.008	1.000	1.000	1.000	1.000
177	0.990	0.910	1.043	1.193	0.922	0.958	0.962	1.008	1.000	1.000	1.000	1.000
178	1.000	0.981	0.974	1.117	1.143	0.952	1.004	1.159	1.000	1.000	1.000	1.000
179	0.979	0.910	1.043	1.540	1.006	0.817	1.004	0.958	1.000	1.000	1.000	1.000
180	0.979	0.858	0.953	1.638	1.038	0.955	1.004	1.008	1.000	1.000	1.000	1.000
181	0.885	1.002	0.938	1.586	1.059	1.028	1.013	1.058	1.000	1.000	1.000	1.000
182	1.031	0.920	1.113	1.202	1.038	0.977	0.962	1.058	1.000	1.000	1.000	1.000
183	0.990	0.920	0.954	1.323	1.090	1.028	0.985	1.109	1.000	1.000	1.000	1.000
184	0.958	0.879	0.957	1.041	1.069	0.977	0.962	1.058	1.000	1.000	1.000	1.000
185	1.135	0.756	1.248	1.128	0.985	1.089	1.114	1.008	1.000	1.000	1.000	1.000
186	0.948	0.746	1.057	1.323		1.028	1.013				1.000	1.000
187	1.260	0.991	1.012	1.247		0.977	0.962				1.000	1.000
188	0.979	0.838	1.272	1.193		0.977	0.962				1.000	1.000
189	1.250	0.873	1.212	1.464		1.069	1.205				1.000	1.000
190	1.229	0.922	1.053	1.302		1.028	1.013				1.000	1.000
191	1.146		1.097	1.573		1.080	1.064				1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
192	1.021		0.924	1.410		1.028	1.064				1.000	1.000
193	0.969		1.154	1.388		0.977	0.980				1.000	1.000
194	1.260		1.077	1.280		1.080	1.064				1.000	1.000

American National General Insurance Company  
Index

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American National General Insurance Company  
Motorcycle Model Year Factors

Model Year	COMP	COLL
0-1992	0.62	0.39
1993	0.62	0.39
1994	0.62	0.39
1995	0.62	0.39
1996	0.62	0.39
1997	0.62	0.39
1998	0.64	0.42
1999	0.66	0.45
2000	0.68	0.48
2001	0.70	0.51
2002	0.72	0.54
2003	0.74	0.57
2004	0.76	0.60
2005	0.78	0.64
2006	0.81	0.68
2007	0.84	0.73
2008	0.87	0.78
2009	0.90	0.83
2010	0.93	0.88
2011	0.96	0.94
2012	1.00	1.00
2013	1.05	1.05
Ea. Additional 1	0.05	0.05

American National General Insurance Company  
Motorcycle Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
	209	127	46	66	267	18	42	7	7	17	8	12



American National General Insurance Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72076, 72099, 72117
101	72209
102	72205, 72207
103	72211, 72212, 72227
104	72114, 72201, 72202
105	72311, 72312, 72342, 72352, 72355, 72366, 72368, 72369, 72374, 72383, 72389, 72390
106	72118, 72199
107	72135, 72210, 72223
108	71601, 71603, 71659
109	72037, 72046, 72072, 72083, 72142
110	72007, 72012, 72023, 72066, 72086, 72176
111	72057, 72079, 72128, 72129, 72132, 72150
112	72002, 72022, 72103
113	71929, 71956, 71964, 71968
114	71909, 71949, 72087
115	72335, 72341, 72359
116	71837, 71839, 71840, 71854
117	72310, 72315, 72438
118	72411, 72414, 72419, 72426, 72428, 72437, 72442, 72447, 72467
119	72301, 72327, 72332, 72364, 72376
120	72320, 72322, 72326, 72340, 72346, 72348, 72360, 72372, 72392, 72394
121	72032, 72034, 72035, 72106, 72107, 72127
122	72613, 72616, 72631, 72632, 72660, 72721, 72727, 72732, 72733, 72738, 72740, 72742, 72752, 72760, 72773, 72776
123	72001, 72016, 72070, 72110, 72125, 72823
124	72519, 72611, 72617, 72619, 72624, 72626, 72633, 72634, 72635, 72638, 72639, 72642, 72644, 72651, 72658, 72659, 72662, 72668, 72670, 72672, 72677, 72682, 72687
125	72025, 72824, 72826, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72841, 72842, 72851, 72853, 72855, 72860, 72863, 72865, 72926, 72950, 72958

American National General Insurance Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
126	71833, 71852, 71855
127	72718, 72745, 72758
128	72722, 72734, 72736, 72747, 72761, 72768, 72769
129	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72934, 72946, 72947, 72959
130	72901
131	72905, 72916, 72921, 72923, 72932, 72935, 72936, 72940, 72941, 72945, 72948, 72952, 72955
132	72956
133	72903, 72908, 72919
134	71740, 71753
135	71832, 71836, 71842, 71866
136	71820, 71822, 71823, 71831, 71838, 71846, 71851, 71853, 71859, 71862, 71865
137	71841, 71932, 71937, 71944, 71945, 71953, 71971, 71972, 71973
138	71801
139	71724, 71730, 71749, 71750, 71758, 71759, 71762
140	71635, 71646
141	71642, 71655, 71656, 71675
142	71941, 71942, 72104, 72105
143	71701
144	72401, 72417
145	72010, 72052, 72081, 72082, 72085, 72102, 72139, 72143, 72149, 72178, 72543, 72545
146	72501, 72526, 72527, 72575
147	72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72391, 72395
148	71639, 71643, 71644, 71667, 71670, 71674, 71677, 71678
149	71721, 71722, 71726, 71728, 71743, 71772, 71825, 71828, 71834, 71835, 71847, 71857, 71922, 71940, 71958, 71959, 71962
150	71647, 71652, 71665, 71671, 71725, 71748, 71763, 72084
151	71920, 71921, 71933, 71935, 71943, 71950, 71952, 71957, 71960, 71961, 71965, 71966, 71969, 71970, 72122, 72126, 72857
152	72005, 72324, 72347, 72365, 72377, 72386, 72421, 72427, 72429, 72432, 72472, 72475, 72479
153	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72068, 72074, 72108
154	72039, 72045, 72047, 72058, 72061, 72111, 72131, 72136, 72137, 72173, 72181

American National General Insurance Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
155	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72367, 72379
156	72410, 72413, 72415, 72416, 72433, 72434, 72444, 72445, 72455, 72457, 72458, 72460, 72462, 72476, 72478
157	72051, 72512, 72515, 72517, 72520, 72528, 72531, 72533, 72536, 72538, 72539, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72576, 72577, 72578, 72583, 72584, 72585, 72587, 72657, 72663, 72680
158	72013, 72027, 72028, 72030, 72031, 72044, 72063, 72067, 72080, 72088, 72121, 72130, 72141, 72153, 72156, 72157, 72179, 72523, 72530, 72534, 72546, 72550, 72581, 72629
159	72412, 72422, 72424, 72425, 72430, 72435, 72436, 72439, 72441, 72443, 72449, 72453, 72454, 72456, 72461, 72464, 72470
160	72440, 72459, 72466, 72469, 72471, 72473, 72482, 72513, 72521, 72522, 72524, 72529, 72532, 72542, 72553, 72554, 72562, 72569, 72572, 72579
161	72006, 72014, 72020, 72043, 72059, 72075, 72101, 72112, 72123, 72165, 72169, 72431, 72465, 72564, 72568, 72571
162	72116
163	72053, 72065, 72164, 72180, 72183, 72206
164	72204
165	71901
166	71913
167	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72852, 72854, 72856, 72949
168	72628, 72636, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72669, 72675, 72683, 72685, 72686
169	72801
170	72802, 72858
171	72601, 72615
172	72537, 72544, 72623, 72653, 72661
173	72701, 72737
174	72711, 72756
175	72714, 72715, 72739, 72751
176	72712, 72716, 72719
177	72764
178	72703, 72735
179	72704
180	72728, 72762, 72770

American National General Insurance Company  
Sector Definitions

**BI, MED, UMBI, UIMBI, AD&D, and INC LOSS Coverages**

<b>Sector</b>	<b>Zip Codes</b>
181	72927, 72928, 72930, 72933, 72937, 72938, 72943, 72944, 72951
182	72904
183	72011, 72015, 72019, 72158, 72167
184	71923, 71998, 71999
185	72450, 72474
186	71631, 71651, 71660, 71720, 71742, 71744, 71745, 71747, 71751, 71765, 71766
187	72113
188	72004, 72073, 72133, 72152, 72160, 72168, 72170, 72175, 72182
189	71602
190	72404
191	72331, 72373, 72387, 72396
192	71630, 71638, 71640, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71676
193	71752, 71764, 71770, 71826, 71827, 71845, 71858, 71860, 71861, 71864
194	72120

American National General Insurance Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72032, 72034, 72035
101	72401, 72404
102	72015, 72019, 72022, 72158, 72167
103	72076, 72099
104	71913
105	71901
106	72209
107	72711, 72718, 72745, 72756, 72758
108	71602, 71603
109	71601, 71659
110	71724, 71730, 71749, 71750, 71751, 71758, 71759, 71762
111	71837, 71840, 71854
112	72701, 72703, 72735, 72737
113	72704, 72728, 72762, 72764, 72770
114	72204
115	72053, 72164, 72183, 72201, 72202, 72206
116	72205, 72207, 72227
117	72450, 72474
118	72068, 72082, 72085, 72143, 72149, 72178
119	72956
120	72601, 72615
121	72116, 72117
122	72114
123	72120
124	72118, 72199
125	72310, 72315, 72321, 72351, 72358, 72370, 72391
126	72301, 72364
127	72537, 72544, 72623, 72642, 72651, 72653, 72658, 72659, 72661

American National General Insurance Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
128	72007, 72023, 72176
129	72712, 72716, 72719
130	72501, 72526, 72527, 72575
131	72903, 72919, 72923
132	72901, 72904
133	72908, 72916
134	71701, 71720, 71726, 71744
135	72104, 72105
136	72322, 72326, 72335, 72359, 72387, 72396
137	72801, 72802
138	71801
139	71923, 71998, 71999
140	71753
141	72135, 72210, 72223
142	72211, 72212
143	72761
144	72714, 72715, 72722, 72734, 72736, 72739, 72747, 72751, 72768
145	71655, 71656
146	72106, 72113
147	72004, 72037, 72046, 72072, 72073, 72083, 72133, 72142, 72152, 72160, 72168, 72175, 72182
148	72410, 72412, 72416, 72421, 72427, 72433, 72439, 72445, 72449, 72457, 72465, 72471, 72473, 72476, 72524
149	72002, 72011, 72065, 72103, 72180
150	71909, 72087
151	72057, 72084, 72128, 72129, 72150
152	71949, 71956, 71968, 72001, 72016, 72070, 72122, 72125, 72126
153	72619, 72626, 72634, 72635, 72668, 72672, 72677, 72682, 72687
154	72841, 72926, 72950, 72958
155	72905, 72933, 72936, 72937, 72938, 72940, 72941, 72944, 72945
156	72717, 72729, 72730, 72744, 72749, 72753, 72769, 72774, 72932, 72934, 72948, 72952, 72955, 72959

American National General Insurance Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
157	72921, 72935, 72946, 72947
158	72611, 72613, 72616, 72631, 72632, 72638, 72644, 72660, 72662, 72732, 72733, 72738, 72740
159	72624, 72628, 72633, 72636, 72640, 72641, 72648, 72655, 72666, 72669, 72670, 72675, 72683, 72685, 72686, 72721, 72727, 72742, 72752, 72760, 72773, 72776, 72852
160	72679, 72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72854, 72856, 72930, 72949
161	71820, 71822, 71823, 71832, 71836, 71841, 71842, 71846, 71865, 71866, 71932, 71937, 71944, 71945, 71953, 71971, 71972, 71973
162	71740, 71752, 71764, 71770, 71826, 71827, 71834, 71839, 71845, 71860, 71861
163	71721, 71722, 71728, 71743, 71772, 71828, 71835, 71857, 71858, 71864, 71922, 71940, 71962
164	71920, 71921, 71929, 71933, 71935, 71941, 71942, 71943, 71950, 71964
165	72025, 72824, 72827, 72828, 72829, 72833, 72834, 72835, 72838, 72842, 72851, 72853, 72857, 72858, 72860, 72863, 72865
166	72826, 72855, 72927, 72928, 72943, 72951
167	71631, 71647, 71651, 71652, 71660, 71665, 71671, 71675, 71725, 71742, 71745, 71747, 71748, 71763, 71765, 71766
168	71630, 71638, 71639, 71643, 71644, 71654, 71662, 71666, 71667, 71670, 71674, 71677, 71678
169	72455
170	72312, 72342, 72352, 72355, 72390
171	72086
172	72110, 72823
173	72058, 72061, 72107, 72127, 72181
174	72044, 72067, 72088, 72130, 72131, 72153, 72530, 72543, 72545, 72546, 72581
175	72012, 72045, 72047, 72052, 72102, 72111, 72136, 72137, 72173
176	72003, 72026, 72029, 72038, 72042, 72048, 72055, 72069, 72134, 72140, 72166, 72328, 72333, 72353, 72366, 72367, 72369, 72374, 72379, 72383, 72389
177	72017, 72021, 72024, 72036, 72040, 72041, 72060, 72064, 72066, 72074, 72108, 72170, 72311, 72340, 72341, 72360, 72368, 72372, 72392
178	72313, 72320, 72325, 72327, 72329, 72330, 72331, 72332, 72338, 72339, 72346, 72348, 72350, 72373, 72376, 72384, 72386, 72394, 72395
179	72013, 72027, 72028, 72030, 72031, 72039, 72063, 72080, 72141, 72156, 72157, 72629, 72639, 72645, 72650

American National General Insurance Company  
Sector Definitions

**PD Coverage**

<b>Sector</b>	<b>Zip Codes</b>
180	72413, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72444, 72453, 72454, 72456, 72461, 72462, 72464, 72470, 72478
181	72324, 72354, 72365, 72377, 72411, 72414, 72417, 72419, 72426, 72428, 72432, 72437, 72438, 72442, 72447, 72467, 72472
182	72010, 72020, 72081, 72121, 72139, 72165, 72179, 72523, 72534, 72550, 72553, 72564, 72568, 72571
183	72005, 72006, 72014, 72043, 72059, 72075, 72101, 72112, 72123, 72169, 72347, 72429, 72431, 72475, 72479, 72522, 72562, 72579
184	72415, 72434, 72440, 72458, 72459, 72460, 72466, 72469, 72482, 72521, 72532, 72542, 72569, 72572, 72577
185	72051, 72517, 72519, 72528, 72533, 72540, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72585, 72617, 72657, 72663, 72680
186	72512, 72513, 72515, 72520, 72529, 72531, 72536, 72538, 72539, 72554, 72576, 72578, 72583, 72584, 72587
187	71635, 71640, 71642, 71646, 71653, 71658, 71661, 71663, 71676
188	71825, 71831, 71833, 71838, 71847, 71851, 71852, 71853, 71855, 71859, 71862, 71952, 71958, 71959
189	71957, 71960, 71961, 71965, 71966, 71969, 71970
190	72079, 72132



American National General Insurance Company  
Sector Definitions

**COMP Coverage**

**Sector    Zip Codes**

99	Full Timer
100	72210, 72764
101	72712, 72716, 72718
102	72745
103	72711, 72756
104	72758
105	72903, 72919
106	72714, 72715, 72739, 72768
107	72704, 72728, 72762, 72770
108	72701, 72737
109	72211, 72212, 72223
110	72120
111	72076, 72099
112	72905, 72923, 72936, 72938, 72940, 72945
113	72703, 72727, 72735
114	72719, 72722, 72734, 72736, 72747
115	72113, 72116, 72118, 72199
116	72015, 72019, 72158
117	72205, 72207
118	72717, 72729, 72730, 72744, 72749, 72753, 72774, 72959
119	72002, 72022, 72103
120	72032, 72034, 72035, 72106
121	72908, 72916, 72937
122	72227
123	72204
124	72209
125	72301, 72364
126	72404
127	72901, 72904

American National General Insurance Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
128	72921, 72932, 72934, 72935, 72941, 72946, 72947, 72948, 72952, 72955
129	72956
130	71909, 71949, 71956
131	71901
132	71913
133	72023, 72173
134	72053, 72164, 72183, 72201, 72202, 72206
135	72732, 72733, 72751
136	72613, 72616, 72631, 72632, 72638, 72660, 72721, 72738, 72740, 72742, 72752, 72760, 72773, 72776
137	72601, 72615
138	72801, 72802, 72847
139	72024, 72083, 72086, 72114, 72117, 72142, 72176
140	72401
141	72411, 72412, 72414, 72417, 72419, 72436, 72437, 72439, 72447, 72450, 72467, 72474
142	72011, 72065, 72084, 72128, 72129, 72150, 72167, 72180
143	71929, 71964, 71968
144	72310, 72313, 72321, 72325, 72329, 72330, 72338, 72339, 72350, 72351, 72354, 72358, 72370, 72384, 72386, 72391, 72395, 72426, 72428, 72438, 72442
145	72110, 72156, 72824, 72829, 72834, 72835, 72842, 72927, 72944
146	72003, 72042, 72072, 72073, 72160
147	72007, 72012, 72052, 72068, 72085, 72102, 72143, 72149, 72178
148	72039, 72047, 72058, 72061, 72181
149	72312, 72341, 72352, 72355, 72360
150	72415, 72434, 72459, 72460, 72466, 72482, 72515, 72520, 72529, 72531, 72538, 72539, 72542, 72554, 72569, 72576, 72578, 72583
151	71722, 71726, 71752, 71764, 71770, 71826, 71827, 71828, 71834, 71835, 71837, 71839, 71840, 71845, 71858, 71860, 71864
152	71823, 71825, 71831, 71833, 71838, 71846, 71847, 71851, 71852, 71853, 71855, 71862, 71920, 71921, 71922, 71933, 71935, 71940, 71943, 71950, 71952, 71957, 71958, 71959, 71960, 71961, 71962, 71965, 71966, 71969, 71970, 71971

American National General Insurance Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
153	71631, 71643, 71644, 71647, 71651, 71652, 71660, 71665, 71667, 71671, 71675, 71678, 71725, 71763
154	72051, 72517, 72519, 72528, 72533, 72536, 72540, 72550, 72555, 72556, 72560, 72561, 72565, 72566, 72567, 72573, 72584, 72585, 72587, 72617, 72657, 72658, 72659, 72663, 72680
155	72624, 72628, 72629, 72636, 72639, 72640, 72641, 72645, 72648, 72650, 72655, 72666, 72670, 72675, 72679, 72683, 72686
156	72410, 72440, 72457, 72458, 72469, 72512, 72513, 72521, 72522, 72524, 72532, 72553, 72562, 72564, 72572, 72577, 72579
157	72413, 72422, 72424, 72435, 72441, 72444, 72453, 72456, 72462, 72470, 72478
158	72430, 72443, 72454, 72461, 72464
159	71820, 71822, 71832, 71836, 71841, 71842, 71859, 71865, 71866, 71937, 71944, 71945, 71972, 71973
160	72315
161	72069, 72311, 72328, 72333, 72342, 72353, 72366, 72367, 72368, 72369, 72374, 72379, 72383, 72389, 72390
162	72017, 72021, 72026, 72029, 72038, 72041, 72048, 72055, 72064, 72108, 72133, 72134, 72140, 72166, 72170
163	72455
164	72501, 72526, 72527, 72575
165	72335, 72359, 72387, 72396
166	71601, 71602, 71603, 71659, 72057
167	72004, 72037, 72046, 72079, 72132, 72152, 72168, 72175, 72182
168	72537, 72544, 72623, 72626, 72635, 72642, 72651, 72653, 72661
169	71932, 71953
170	71854
171	72761, 72769
172	71801
173	71724, 71730, 71750, 71759
174	71740, 71749, 71753, 71861
175	71701
176	71721, 71728, 71743, 71772, 71857, 71923, 71998, 71999
177	71941, 71942, 72104, 72105
178	72830, 72852, 72854, 72949
179	71655, 71656
180	71635, 71747, 71765

American National General Insurance Company  
Sector Definitions

**COMP Coverage**

<b>Sector</b>	<b>Zip Codes</b>
181	71720, 71742, 71744, 71745, 71748, 71751, 71758, 71762, 71766
182	71630, 71638, 71639, 71640, 71642, 71646, 71653, 71654, 71658, 71661, 71662, 71663, 71666, 71670, 71674, 71676, 71677
183	72126, 72827, 72828, 72833, 72838, 72841, 72843, 72853, 72857, 72860, 72926, 72950, 72958
184	72001, 72016, 72025, 72070, 72087, 72107, 72122, 72125, 72127, 72135
185	72820, 72821, 72826, 72832, 72837, 72839, 72840, 72845, 72846, 72851, 72855, 72856, 72863, 72865, 72928, 72930, 72933, 72943, 72951
186	72611, 72619, 72633, 72634, 72644, 72662, 72668, 72669, 72672, 72677, 72682, 72685, 72687
187	72416, 72425, 72433, 72445, 72449, 72465, 72476
188	72013, 72027, 72028, 72030, 72031, 72063, 72080, 72088, 72141, 72153, 72157, 72823, 72858
189	72044, 72045, 72067, 72111, 72130, 72131, 72136, 72137, 72530, 72543, 72545, 72546, 72581
190	72010, 72020, 72081, 72082, 72121, 72139, 72165, 72179, 72523, 72534, 72568, 72571
191	72006, 72014, 72036, 72040, 72059, 72060, 72066, 72074, 72101, 72123, 72322, 72326, 72340, 72372, 72392
192	72320, 72327, 72331, 72332, 72346, 72348, 72373, 72376, 72394
193	72324, 72347, 72365, 72377, 72432, 72472
194	72005, 72043, 72075, 72112, 72169, 72421, 72427, 72429, 72431, 72471, 72473, 72475, 72479

American National General Insurance Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
99	Full Timer
100	72908, 72916
101	72901, 72903, 72919
102	72704, 72728, 72730, 72762, 72770
103	72714, 72715, 72739, 72768
104	72712, 72716
105	72711, 72756
106	72718, 72745, 72758
107	72322, 72326, 72335, 72359, 72372
108	72301, 72325, 72327, 72339, 72364, 72384
109	72329, 72330, 72351, 72354, 72365, 72370, 72377, 72391, 72395, 72414, 72419, 72426, 72428, 72438, 72442, 72447
110	72450, 72474
111	72401
112	72404, 72411, 72417, 72437, 72467
113	72801, 72802
114	72537, 72619, 72623, 72626, 72634, 72635, 72642, 72651, 72653, 72658, 72659, 72661
115	72905, 72923, 72936, 72937, 72938, 72941
116	72904
117	72921, 72935, 72956
118	72631, 72732, 72733, 72751
119	72764
120	72703, 72735
121	72701, 72737
122	72717, 72729, 72744, 72749, 72753, 72769, 72774
123	72761
124	72719, 72722, 72734, 72736, 72747
125	72051, 72130, 72517, 72519, 72528, 72533, 72560, 72565, 72566, 72585, 72587, 72657, 72663, 72680
126	71635, 71646
127	71941, 71942, 72104, 72105

American National General Insurance Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
128	71721, 71722, 71728, 71743, 71772, 71825, 71828, 71831, 71835, 71838, 71847, 71855, 71857, 71858, 71862, 71864
129	71801
130	71832, 71833, 71841, 71944, 71971, 71973
131	71920, 71921, 71922, 71929, 71940, 71943, 71950, 71952, 71958, 71959, 71962
132	71909, 71933, 71935, 71949, 71956, 71957, 71960, 71961, 71964, 71965, 71966, 71968, 71969, 71970
133	71854
134	71923, 71998, 71999
135	72002, 72022, 72103
136	71901, 71913
137	72501, 72526, 72527, 72575
138	72114, 72201, 72202
139	72204
140	72053, 72164, 72183, 72206
141	72209
142	71601, 71602, 71659
143	71603, 71667
144	71820, 71822, 71823, 71836, 71842, 71846, 71851, 71852, 71853, 71859, 71865, 71866
145	71932, 71937, 71945, 71953, 71972
146	71740, 71752, 71753, 71770, 71826, 71827, 71834, 71837, 71839, 71840, 71845, 71860, 71861
147	72135, 72210, 72223
148	72207, 72211, 72212, 72227
149	72003, 72004, 72026, 72037, 72038, 72042, 72046, 72055, 72072, 72073, 72083, 72133, 72134, 72152, 72160, 72168, 72170, 72175, 72182
150	71631, 71640, 71642, 71647, 71651, 71653, 71655, 71656, 71658, 71661, 71663, 71671, 71675, 71676, 71745
151	72013, 72044, 72067, 72088, 72131, 72136, 72137, 72153, 72179, 72543, 72545, 72546, 72581
152	72165, 72512, 72513, 72521, 72522, 72523, 72524, 72530, 72532, 72534, 72536, 72540, 72550, 72553, 72555, 72556, 72561, 72562, 72564, 72567, 72568, 72569, 72571, 72573, 72577, 72579, 72584
153	71724, 71730, 71747, 71749, 71750, 71759, 71765
154	72310, 72315, 72321, 72358

American National General Insurance Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
155	72010, 72052, 72068, 72081, 72082, 72085, 72121, 72139, 72143, 72149, 72178
156	72023
157	72076, 72099
158	72113, 72118
159	72117, 72120, 72199
160	72205
161	72116
162	72015, 72158
163	72824, 72827, 72828, 72833, 72838, 72841, 72860, 72926, 72940, 72944, 72945, 72950, 72958
164	72016, 72032, 72034, 72035, 72106
165	72601, 72615
166	72932, 72934, 72946, 72948, 72952, 72955, 72959
167	71665, 71725, 72011, 72057, 72065, 72079, 72084, 72128, 72129, 72132, 72150, 72167, 72180
168	71652, 71660, 71701, 71720, 71726, 71742, 71744, 71748, 71751, 71758, 71762, 71763, 71764, 71766
169	72001, 72025, 72070, 72125, 72126, 72826, 72829, 72834, 72835, 72842, 72851, 72853, 72855, 72857, 72863, 72865, 72927, 72928, 72933, 72943, 72951
170	72624, 72628, 72633, 72636, 72640, 72641, 72644, 72648, 72655, 72662, 72666, 72668, 72669, 72670, 72672, 72675, 72677, 72682, 72683, 72685, 72686, 72687, 72742, 72752, 72776, 72852, 72854
171	72611, 72613, 72616, 72632, 72638, 72660, 72721, 72727, 72738, 72740, 72760, 72773
172	72019, 72087, 72122
173	72027, 72028, 72030, 72031, 72039, 72063, 72080, 72141, 72156, 72157, 72617, 72629, 72639, 72645, 72650, 72679
174	72820, 72821, 72830, 72832, 72837, 72839, 72840, 72843, 72845, 72846, 72847, 72856, 72930, 72947, 72949
175	72047, 72058, 72061, 72107, 72110, 72127, 72181, 72823, 72858
176	71630, 71638, 71639, 71643, 71644, 71654, 71662, 71666, 71670, 71674, 71677, 71678
177	72012, 72045, 72102, 72111, 72173
178	72313, 72320, 72331, 72332, 72338, 72341, 72346, 72348, 72350, 72373, 72376, 72386, 72394
179	72413, 72422, 72424, 72425, 72430, 72435, 72436, 72441, 72443, 72444, 72453, 72454, 72456, 72461, 72462, 72464, 72470, 72478

American National General Insurance Company  
Sector Definitions

**COLL. UMPD, TOW, and RR Coverages**

<b>Sector</b>	<b>Zip Codes</b>
180	72410, 72412, 72415, 72416, 72433, 72434, 72439, 72440, 72445, 72449, 72455, 72457, 72458, 72459, 72460, 72465, 72466, 72469, 72476, 72572
181	72005, 72006, 72020, 72043, 72059, 72075, 72112, 72169, 72421, 72427, 72431, 72432, 72471, 72472, 72473, 72479
182	72029, 72048, 72069, 72140, 72166, 72312, 72328, 72333, 72342, 72352, 72353, 72355, 72366, 72367, 72369, 72374, 72379, 72383, 72389, 72390
183	72014, 72017, 72021, 72036, 72040, 72041, 72060, 72064, 72074, 72101, 72108, 72123, 72311, 72324, 72340, 72347, 72360, 72368, 72387, 72392, 72396, 72429, 72475
184	72007, 72024, 72066, 72086, 72142, 72176
185	72482, 72515, 72520, 72529, 72531, 72538, 72539, 72542, 72544, 72554, 72576, 72578, 72583



American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.021	1.002	1.093	1.302	1.048	0.925	0.912	0.985	1.000	1.000	1.000	1.000
100	1.260	1.104	1.274	0.835	0.933	0.977	1.013	0.958	1.000	1.000	1.000	1.000
101	1.552	1.145	1.173	0.911	0.964	1.080	1.064	0.958	1.000	1.000	1.000	1.000
102	1.323	0.910	0.998	0.835	1.069	1.131	1.114	0.958	1.000	1.000	1.000	1.000
103	1.146	1.104	0.944	0.781	0.996	1.028	1.013	0.958	1.000	1.000	1.000	1.000
104	1.469	1.022	1.222	0.814	1.022	1.234	1.130	0.958	1.000	1.000	1.000	1.000
105	1.229	1.124	1.292	1.058	0.964	1.089	1.181	0.958	1.000	1.000	1.000	1.000
106	1.458	1.155	1.047	0.792	0.985	0.977	0.962	0.958	1.000	1.000	1.000	1.000
107	1.333	0.981	1.045	0.814	0.975	1.028	1.064	1.109	1.000	1.000	1.000	1.000
108	1.375	0.818	1.361	0.732	1.153	1.190	1.064	1.058	1.000	1.000	1.000	1.000
109	1.198	1.175	0.989	0.814	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
110	1.250	0.961	1.061	0.955	1.038	1.028	0.998	0.907	1.000	1.000	1.000	1.000
111	0.990	1.022	1.143	0.828	1.027	1.080	0.980	0.907	1.000	1.000	1.000	1.000
112	1.219	1.032	1.093	0.955	1.006	1.028	1.003	0.907	1.000	1.000	1.000	1.000
113	1.021	1.094	1.140	0.814	0.922	0.987	0.973	0.958	1.000	1.000	1.000	1.000
114	1.010	1.186	1.031	1.030	0.901	1.028	1.013	0.958	1.000	1.000	1.000	1.000
115	1.302	1.165	1.014	0.911	0.954	1.028	1.013	0.907	1.000	1.000	1.000	1.000
116	1.156	1.226	1.272	0.879	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
117	1.031	1.063	1.108	0.900	1.027	0.977	1.013	0.958	1.000	1.000	1.000	1.000
118	1.146	1.032	1.071	0.955	0.996	1.028	1.013	1.008	1.000	1.000	1.000	1.000
119	1.375	1.002	1.100	0.868	1.111	1.028	1.013	0.958	1.000	1.000	1.000	1.000
120	1.094	0.858	1.052	0.911	1.111	0.977	1.064	1.008	1.000	1.000	1.000	1.000
121	0.875	1.104	0.974	0.965	1.059	1.020	0.980	0.958	1.000	1.000	1.000	1.000
122	0.859	1.267	0.984	0.781	1.080	0.963	0.986	1.008	1.000	1.000	1.000	1.000
123	0.849	1.196	0.923	1.030	0.964	1.074	0.942	1.008	1.000	1.000	1.000	1.000
124	0.844	1.206	1.033	0.922	1.027	0.953	0.980	0.958	1.000	1.000	1.000	1.000
125	0.792	1.012	0.952	1.237	1.059	1.025	0.980	1.008	1.000	1.000	1.000	1.000
126	0.802	1.134	1.011	1.128	1.237	0.977	0.962	1.109	1.000	1.000	1.000	1.000
127	0.979	0.797	0.927	1.110	1.122	0.955	0.962	1.008	1.000	1.000	1.000	1.000
128	0.990	1.114	0.994	1.106	1.143	0.952	1.004	1.008	1.000	1.000	1.000	1.000
129	0.937	1.042	0.974	1.063	1.090	1.028	0.993	0.958	1.000	1.000	1.000	1.000

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
130	0.990	0.961	0.953	1.106	1.090	1.028	1.013	1.008	1.000	1.000	1.000	1.000
131	0.948	1.104	0.944	0.922	1.090	1.028	1.013	1.058	1.000	1.000	1.000	1.000
132	1.021	1.042	1.021	0.879	1.101	1.028	1.013	1.109	1.000	1.000	1.000	1.000
133	1.010	0.991	0.924	1.030	1.122	1.028	1.013	1.058	1.000	1.000	1.000	1.000
134	0.906	0.807	1.067	1.039	1.059	0.977	0.962	1.058	1.000	1.000	1.000	1.000
135	0.943	0.726	1.021	1.047	1.048	1.028	0.962	1.058	1.000	1.000	1.000	1.000
136	0.875	0.961	1.023	1.085	0.933	0.977	0.962	1.109	1.000	1.000	1.000	1.000
137	0.875	0.981	1.103	1.063	1.080	0.977	0.962	1.008	1.000	1.000	1.000	1.000
138	0.979	0.869	1.192	1.052	1.237	0.977	0.962	1.260	1.000	1.000	1.000	1.000
139	1.135	0.797	1.073	1.023	1.216	0.977	0.962	1.260	1.000	1.000	1.000	1.000
140	0.969	0.675	1.133	1.128	1.153	1.156	1.155	1.260	1.000	1.000	1.000	1.000
141	0.885	1.216	1.029	1.150	1.205	1.028	1.013	1.310	1.000	1.000	1.000	1.000
142	0.969	1.226	1.161	1.041	1.195	1.080	0.996	1.159	1.000	1.000	1.000	1.000
143	0.906	0.981	0.974	1.096	0.975	1.028	0.980	1.210	1.000	1.000	1.000	1.000
144	1.229	0.971	1.143	1.432	1.048	1.225	1.155	1.008	1.000	1.000	1.000	1.000
145	1.031	0.961	1.039	1.128	0.996	1.080	1.064	1.058	1.000	1.000	1.000	1.000
146	0.979	1.114	1.350	1.476	1.080	1.028	1.013	1.008	1.000	1.000	1.000	1.000
147	0.990	1.053	1.056	1.215	1.143	1.028	1.013	1.159	1.000	1.000	1.000	1.000
148	1.062	1.032	1.202	1.117	1.038	1.028	1.013	1.159	1.000	1.000	1.000	1.000
149	0.823	1.063	1.055	1.650	1.132	1.028	0.980	1.058	1.000	1.000	1.000	1.000
150	0.896	0.940	1.050	1.356	1.122	1.028	1.013	1.008	1.000	1.000	1.000	1.000
151	0.891	0.756	1.021	1.562	0.954	1.028	0.962	1.008	1.000	1.000	1.000	1.000
152	1.172	1.094	1.118	1.432	1.101	1.130	1.064	1.008	1.000	1.000	1.000	1.000
153	1.052	0.746	1.063	1.584	1.132	1.028	0.980	1.008	1.000	1.000	1.000	1.000
154	0.859	0.869	1.014	1.356	1.132	1.025	0.992	1.058	1.000	1.000	1.000	1.000
155	0.979	0.981	1.061	1.161	0.985	1.080	1.013	0.958	1.000	1.000	1.000	1.000
156	0.885	1.104	1.161	1.462	1.059	1.174	1.163	1.058	1.000	1.000	1.000	1.000
157	0.812	0.961	1.053	1.736	1.132	0.963	0.962	1.109	1.000	1.000	1.000	1.000
158	0.896	0.869	1.147	1.551	1.038	1.028	1.013	1.109	1.000	1.000	1.000	1.000
159	1.000	0.899	1.268	1.388	1.069	1.080	1.064	1.159	1.000	1.000	1.000	1.000
160	0.948	0.869	1.080	1.464	1.153	1.065	1.064	1.260	1.000	1.000	1.000	1.000

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
161	1.000	0.787	1.109	1.811	1.027	1.028	1.013	1.109	1.000	1.000	1.000	1.000
162	1.167	0.756	0.944	1.552	1.059	1.080	1.064	1.058	1.000	1.000	1.000	1.000
163	1.302	0.869	1.242	1.564	0.912	1.080	1.064	1.008	1.000	1.000	1.000	1.000
164	1.531	0.838	1.296	1.323	0.954	1.080	1.064	1.008	1.000	1.000	1.000	1.000
165	1.198	0.899	1.194	1.464	0.985	0.954	1.013	0.958	1.000	1.000	1.000	1.000
166	1.021	0.869	1.113	1.182	1.080	0.960	1.013	1.008	1.000	1.000	1.000	1.000
167	0.896	0.848	0.974	1.269	1.006	0.925	0.962	1.058	1.000	1.000	1.000	1.000
168	0.844	0.940	0.952	1.215	1.048	1.016	0.980	1.008	1.000	1.000	1.000	1.000
169	0.812	0.858	0.956	1.432	0.807	1.027	0.988	1.361	1.000	1.000	1.000	1.000
170	0.901	0.950	0.938	1.681	0.933	0.946	0.962	0.958	1.000	1.000	1.000	1.000
171	0.823	0.961	0.974	0.829	0.954	0.960	0.983	1.058	1.000	1.000	1.000	1.000
172	0.854	0.981	0.884	1.388	1.069	0.952	0.980	1.058	1.000	1.000	1.000	1.000
173	0.948	1.042	0.974	1.627	0.839	0.953	1.004	1.008	1.000	1.000	1.000	1.000
174	0.979	0.940	0.974	1.475	0.912	0.952	1.004	0.958	1.000	1.000	1.000	1.000
175	0.969	1.002	1.014	1.464	0.849	0.952	0.962	0.958	1.000	1.000	1.000	1.000
176	1.021	0.879	1.043	1.112	1.132	0.952	0.962	1.008	1.000	1.000	1.000	1.000
177	0.990	0.910	1.043	1.193	0.922	0.958	0.962	1.008	1.000	1.000	1.000	1.000
178	1.000	0.981	0.974	1.117	1.143	0.952	1.004	1.159	1.000	1.000	1.000	1.000
179	0.979	0.910	1.043	1.540	1.006	0.817	1.004	0.958	1.000	1.000	1.000	1.000
180	0.979	0.858	0.953	1.638	1.038	0.955	1.004	1.008	1.000	1.000	1.000	1.000
181	0.885	1.002	0.938	1.586	1.059	1.028	1.013	1.058	1.000	1.000	1.000	1.000
182	1.031	0.920	1.113	1.202	1.038	0.977	0.962	1.058	1.000	1.000	1.000	1.000
183	0.990	0.920	0.954	1.323	1.090	1.028	0.985	1.109	1.000	1.000	1.000	1.000
184	0.958	0.879	0.957	1.041	1.069	0.977	0.962	1.058	1.000	1.000	1.000	1.000
185	1.135	0.756	1.248	1.128	0.985	1.089	1.114	1.008	1.000	1.000	1.000	1.000
186	0.948	0.746	1.057	1.323		1.028	1.013				1.000	1.000
187	1.260	0.991	1.012	1.247		0.977	0.962				1.000	1.000
188	0.979	0.838	1.272	1.193		0.977	0.962				1.000	1.000
189	1.250	0.873	1.212	1.464		1.069	1.205				1.000	1.000
190	1.229	0.922	1.053	1.302		1.028	1.013				1.000	1.000
191	1.146		1.097	1.573		1.080	1.064				1.000	1.000

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
192	1.021		0.924	1.410		1.028	1.064				1.000	1.000
193	0.969		1.154	1.388		0.977	0.980				1.000	1.000
194	1.260		1.077	1.280		1.080	1.064				1.000	1.000

SERFF Tracking Number: ANPC-127866888 State: Arkansas

First Filing Company: American National General Insurance Company, State Tracking Number: ...

Company Tracking Number: 03-AA-11-0293

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Automobile

Project Name/Number: AR A/A Auto RR-(PA)/426848

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> A-1 Private Passenger Auto Abstract  <b>Comments:</b> <b>Attachments:</b> A-1 ANP.pdf A-1 ANG.pdf	Filed	02/02/2012
<b>Satisfied - Item:</b> APCS-Auto Premium Comparison Survey  <b>Comments:</b> <b>Attachments:</b> Form APCS ANP.pdf Form APCS ANP.xls Form APCS ANG.pdf Form APCS ANG.xls	Filed	02/02/2012
<b>Satisfied - Item:</b> NAIC loss cost data entry document  <b>Comments:</b> <b>Attachments:</b> Form RF-1 ANPAC.pdf Form RF-1 ANG.pdf	Filed	02/02/2012
<b>Bypassed - Item:</b> NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	02/02/2012

SERFF Tracking Number: ANPC-127866888 State: Arkansas

First Filing Company: American National General Insurance Company, State Tracking Number: ...

Company Tracking Number: 03-AA-11-0293

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Automobile

Project Name/Number: AR A/A Auto RR-(PA)/426848

**Bypass Reason:** N/A

**Comments:**

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Actuarial Memorandum and Exhibits	Filed	02/02/2012
<b>Comments:</b>		
<b>Attachments:</b>		
AR ANP_ANG Actuarial Memorandum 1210.pdf		
AR ANPAC_ANG Actuarial Exhibits 1210.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter	Filed	02/02/2012
<b>Comments:</b>		
<b>Attachment:</b>		
ar122011r.a-a.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Supplemental Memorandum and Exhibits 1/20/12	Filed	02/02/2012
<b>Comments:</b>		
<b>Attachments:</b>		
AR ANP_ANG Supplemental Memorandum.pdf		
Supplemental Exhibits.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Supplemental Letter 1/20/12	Filed	02/02/2012
<b>Comments:</b>		
<b>Attachment:</b>		
ar012012r.a-a.pdf		

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name American National Property and Casualty Company  
NAIC # (including group #) 408-28401

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?

☐ Yes ☒ No

If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers? ☒ Yes ☐ No

3. Do require collateral business to support a youthful driver? ☐ Yes ☒ No

4. Do you insure drivers with an international or foreign driver's license? ☐ Yes ☒ No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	5	%
b. Good Student Discount	Varies by class	%
c. Multi-car Discount	Varies by class	%
d. Accident Free Discount*	N/A	%

Please Specify Qualification for Discount:

e. Anti-Theft Discount	N/A	%
f. Other (specify)		%
TLC Discount	15	%
Passive Restraint	20-40	%
Comp Claim Free	15-30	%
Benefits Xpress	10	%
PAC+/PMC+ Part A Discount	7-23	%
PAC+/PMC+ Part B Discount	4-36	%
Student Away at School	30	%
Fresh Start Discount	3	%
Auto-Home Discount	0-12	%

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No

If so, what is the fee for installment payments? \$5

7. Does your company utilize a tiered rating plan? ☒ Yes ☐ No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
PAC+/PMC+ Part B Risk Score	PAC+/PMC+ Part B Discount	
Ranges		
4-589	0%	2%
590-609	4%	1%
610-644	8%	3%
645-679	12%	5%
680-704, no risk score, no match	16%	6%
705-729	22%	12%
730-764	28%	12%
765-799	32%	12%
800-997	36%	47%

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

*Beth Summers*

Signature

Beth Summers

Printed Name

Regulatory Compliance Analyst II

Title

417-887-4990, ext. 2238

Telephone Number

bsummers@anpac.com

Email address



ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name American National General Insurance Company  
NAIC # (including group #) 408-39942

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?

☐ Yes ☒ No

If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers? ☒ Yes ☐ No

3. Do require collateral business to support a youthful driver? ☐ Yes ☒ No

4. Do you insure drivers with an international or foreign driver's license? ☐ Yes ☒ No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	5	%
b. Good Student Discount	Varies by class	%
c. Multi-car Discount	Varies by class	%
d. Accident Free Discount*	N/A	%
<u>Please Specify Qualification for Discount:</u>		
e. Anti-Theft Discount	N/A	%
f. Other (specify)		%
TLC Discount	10-15	%
Passive Restraint	20-40	%
Comp Claim Free	15-30	%
Benefits Xpress	10	%
PAC+/PMC+ Part A Discount	7-23	%
PAC+/PMC+ Part B Discount	4-36	%
Auto-Home Discount	5	%
New Parent Discount	3-5	%
Student Away at School	30	%

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No

If so, what is the fee for installment payments? \$5

7. Does your company utilize a tiered rating plan? ☒ Yes ☐ No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
PAC+/PMC+ Part B Risk Score	PAC+/PMC+ Part B Proposed	
Ranges	Discount	
4-589	0%	4%
590-609	4%	4%
610-644	8%	11%
645-679	12%	12%
680-704, no risk score, no match	16%	12%
705-729	22%	15%
730-764	28%	12%
765-799	32%	11%
800-997	36%	19%

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

*Beth Summers*

Signature

Beth Summers

Printed Name

Regulatory Compliance Analyst II

Title

417-887-4990, ext. 2238

Telephone Number

bsummers@anpac.com

Email address

# Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 24801  
 Company Name: American National Property And Casualty Company  
 Contact Person: Beth Summers  
 Telephone No.: (417) 887-4990, ext. 2238  
 Email Address: bsummers@anpac.com  
 Effective Date: 2/22/2012

## DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG  
 AUTO/HOMEOWNERS  
 GOOD STUDENT  
 ANTI-THEFT DEVICE  
 Over 55 Defensive Driver Discount  
 \$250/\$500 Deductible Comp./Coll.

20%-40%	%
na	%
5% - 15% in class factor	%
na	%
5	%
na	%

## Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident  
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:  
Uninsured motorist property and bodily injury equal to liability coverage  
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800

Email as an attachment [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$358	\$437	\$213	\$151	\$379	\$463	\$226	\$160	\$454	\$555	\$267	\$189	\$417	\$510	\$246	\$173	\$532	\$652	\$308	\$217
	Minimum Liability with Comprehensive and Collision		\$592	\$738	\$351	\$241	\$655	\$824	\$393	\$268	\$702	\$875	\$416	\$286	\$700	\$878	\$414	\$283	\$822	\$1,028	\$482	\$331
	100/300/50 Liability with Comprehensive and Collision		\$634	\$786	\$381	\$268	\$701	\$875	\$427	\$298	\$750	\$930	\$455	\$320	\$748	\$933	\$448	\$313	\$881	\$1,097	\$527	\$368
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$358	\$437	\$213	\$151	\$379	\$463	\$226	\$160	\$454	\$555	\$267	\$189	\$417	\$510	\$246	\$173	\$532	\$652	\$308	\$217
	Minimum Liability with Comprehensive and Collision		\$553	\$687	\$328	\$226	\$602	\$752	\$360	\$247	\$665	\$824	\$390	\$270	\$651	\$811	\$385	\$264	\$776	\$967	\$452	\$310
	100/300/50 Liability with Comprehensive and Collision		\$595	\$735	\$358	\$253	\$648	\$803	\$394	\$277	\$713	\$879	\$429	\$304	\$699	\$866	\$419	\$294	\$835	\$1,036	\$497	\$347
2003 Honda Odyssey "EX"	Minimum Liability		\$294	\$358	\$173	\$124	\$313	\$381	\$186	\$134	\$371	\$452	\$225	\$161	\$343	\$419	\$203	\$145	\$436	\$534	\$257	\$181
	Minimum Liability with Comprehensive and Collision		\$489	\$608	\$288	\$199	\$536	\$670	\$320	\$221	\$582	\$721	\$348	\$242	\$577	\$720	\$342	\$236	\$680	\$849	\$401	\$274
	100/300/50 Liability with Comprehensive and Collision		\$524	\$649	\$318	\$224	\$576	\$714	\$351	\$249	\$628	\$774	\$379	\$269	\$620	\$769	\$374	\$264	\$729	\$904	\$438	\$306
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$328	\$400	\$196	\$141	\$348	\$423	\$208	\$149	\$415	\$508	\$245	\$176	\$385	\$470	\$226	\$161	\$491	\$601	\$283	\$201
	Minimum Liability with Comprehensive and Collision		\$703	\$880	\$416	\$286	\$772	\$972	\$462	\$316	\$818	\$1,022	\$480	\$331	\$826	\$1,037	\$486	\$333	\$949	\$1,189	\$553	\$379
	100/300/50 Liability with Comprehensive and Collision		\$743	\$925	\$445	\$311	\$814	\$1,019	\$496	\$345	\$868	\$1,077	\$519	\$364	\$869	\$1,085	\$521	\$364	\$1,003	\$1,252	\$596	\$414
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$294	\$358	\$173	\$124	\$313	\$381	\$186	\$134	\$371	\$452	\$225	\$161	\$343	\$419	\$203	\$145	\$436	\$534	\$257	\$181
	Minimum Liability with Comprehensive and Collision		\$717	\$903	\$424	\$289	\$806	\$1,026	\$484	\$329	\$827	\$1,039	\$494	\$338	\$856	\$1,084	\$508	\$346	\$962	\$1,218	\$573	\$389
	100/300/50 Liability with Comprehensive and Collision		\$752	\$944	\$454	\$314	\$846	\$1,070	\$515	\$357	\$873	\$1,092	\$525	\$365	\$899	\$1,133	\$540	\$374	\$1,011	\$1,273	\$610	\$421
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$341	\$415	\$205	\$148	\$367	\$446	\$220	\$160	\$433	\$528	\$258	\$187	\$403	\$490	\$240	\$172	\$515	\$629	\$301	\$215
	Minimum Liability with Comprehensive and Collision		\$605	\$754	\$359	\$249	\$677	\$853	\$408	\$282	\$714	\$892	\$426	\$297	\$717	\$900	\$431	\$297	\$841	\$1,054	\$498	\$344
	100/300/50 Liability with Comprehensive and Collision		\$650	\$804	\$393	\$279	\$725	\$906	\$448	\$317	\$770	\$953	\$471	\$336	\$765	\$953	\$471	\$333	\$899	\$1,121	\$545	\$383

*SERFF Tracking Number:* ANPC-127866888 *State:* Arkansas  
*First Filing Company:* American National General Insurance Company, *State Tracking Number:*  
...  
*Company Tracking Number:* 03-AA-11-0293  
*TOI:* 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Private Passenger Automobile  
*Project Name/Number:* AR A/A Auto RR-(PA)/426848

Attachment "Form APCS ANP.xls" is not a PDF document and cannot be reproduced here.

# Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 39942  
 Company Name: American National General Insurance Company  
 Contact Person: Beth Summers  
 Telephone No.: (417) 887-4990, ext. 2238  
 Email Address: bsummers@anpac.com  
 Effective Date: 2/22/2012

## DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG  
 AUTO/HOMEOWNERS  
 GOOD STUDENT  
 ANTI-THEFT DEVICE  
 Over 55 Defensive Driver Discount  
 \$250/\$500 Deductible Comp./Coll.

20%-40%	%
na	%
5% - 15% in class factor	%
na	%
5	%
na	%

## Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident  
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:  
Uninsured motorist property and bodily injury equal to liability coverage  
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800

Email as an attachment [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$326	\$400	\$196	\$140	\$345	\$421	\$205	\$147	\$413	\$505	\$248	\$177	\$386	\$471	\$224	\$159	\$492	\$603	\$282	\$199
	Minimum Liability with Comprehensive and Collision		\$520	\$650	\$312	\$216	\$573	\$720	\$344	\$237	\$622	\$775	\$372	\$258	\$620	\$775	\$364	\$251	\$733	\$916	\$426	\$294
	100/300/50 Liability with Comprehensive and Collision		\$562	\$696	\$339	\$240	\$618	\$770	\$377	\$265	\$673	\$833	\$407	\$289	\$662	\$822	\$398	\$281	\$782	\$973	\$467	\$326
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$326	\$400	\$196	\$140	\$345	\$421	\$205	\$147	\$413	\$505	\$248	\$177	\$386	\$471	\$224	\$159	\$492	\$603	\$282	\$199
	Minimum Liability with Comprehensive and Collision		\$488	\$608	\$291	\$202	\$530	\$662	\$317	\$220	\$591	\$732	\$351	\$244	\$580	\$721	\$338	\$234	\$695	\$865	\$400	\$277
	100/300/50 Liability with Comprehensive and Collision		\$530	\$654	\$318	\$226	\$575	\$712	\$350	\$248	\$642	\$790	\$386	\$275	\$622	\$768	\$372	\$264	\$744	\$922	\$441	\$309
2003 Honda Odyssey "EX"	Minimum Liability		\$265	\$323	\$161	\$117	\$286	\$350	\$172	\$124	\$339	\$413	\$205	\$148	\$310	\$379	\$188	\$135	\$398	\$487	\$236	\$166
	Minimum Liability with Comprehensive and Collision		\$427	\$531	\$256	\$179	\$471	\$591	\$284	\$197	\$517	\$640	\$308	\$215	\$504	\$629	\$302	\$210	\$601	\$749	\$354	\$244
	100/300/50 Liability with Comprehensive and Collision		\$462	\$570	\$284	\$201	\$509	\$633	\$311	\$221	\$559	\$687	\$340	\$243	\$546	\$675	\$333	\$237	\$650	\$805	\$387	\$273
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$302	\$370	\$181	\$130	\$318	\$388	\$190	\$135	\$381	\$465	\$228	\$163	\$353	\$431	\$206	\$147	\$448	\$550	\$261	\$184
	Minimum Liability with Comprehensive and Collision		\$614	\$768	\$363	\$250	\$673	\$848	\$402	\$274	\$714	\$890	\$422	\$290	\$721	\$904	\$422	\$289	\$831	\$1,042	\$486	\$332
	100/300/50 Liability with Comprehensive and Collision		\$650	\$808	\$391	\$274	\$712	\$891	\$432	\$302	\$759	\$941	\$457	\$321	\$763	\$951	\$454	\$317	\$884	\$1,102	\$523	\$364
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$265	\$323	\$161	\$117	\$286	\$350	\$172	\$124	\$339	\$413	\$205	\$148	\$310	\$379	\$188	\$135	\$398	\$487	\$236	\$166
	Minimum Liability with Comprehensive and Collision		\$617	\$776	\$369	\$253	\$698	\$888	\$420	\$286	\$723	\$907	\$429	\$296	\$733	\$928	\$440	\$300	\$839	\$1,059	\$499	\$338
	100/300/50 Liability with Comprehensive and Collision		\$652	\$815	\$397	\$275	\$736	\$930	\$447	\$310	\$765	\$954	\$461	\$324	\$775	\$974	\$471	\$327	\$888	\$1,115	\$532	\$367
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$318	\$388	\$190	\$138	\$337	\$411	\$202	\$145	\$397	\$482	\$240	\$173	\$367	\$447	\$220	\$158	\$468	\$572	\$276	\$196
	Minimum Liability with Comprehensive and Collision		\$535	\$669	\$320	\$223	\$592	\$746	\$357	\$246	\$630	\$783	\$378	\$263	\$627	\$786	\$376	\$259	\$740	\$926	\$441	\$304
	100/300/50 Liability with Comprehensive and Collision		\$576	\$714	\$353	\$252	\$636	\$794	\$392	\$279	\$680	\$839	\$418	\$299	\$674	\$838	\$413	\$292	\$799	\$992	\$484	\$342

*SERFF Tracking Number:* ANPC-127866888 *State:* Arkansas  
*First Filing Company:* American National General Insurance Company, *State Tracking Number:*  
...  
*Company Tracking Number:* 03-AA-11-0293  
*TOI:* 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Private Passenger Automobile  
*Project Name/Number:* AR A/A Auto RR-(PA)/426848

Attachment "Form APCS ANG.xls" is not a PDF document and cannot be reproduced here.

# NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-AA-11-0293
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A N/A
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	Company Name	Company NAIC Number
3.	A. American National Property And Casualty Company	B. 408-28401

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Personal Auto	B. Private Passenger Auto

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Auto BI	2.2%	-0.6%					
Auto PD	9.9%	9.8%					
Auto Med	-2.2%	0%					
Auto UMBI	9.5%	12.1%					
Auto UIMBI	69.3%	16.5%					
Auto UMPD	-38.1%	-3.5%					
Auto Comp	32.3%	8.4%					
Auto Coll	-12.1%	-0.9%					
TOTAL OVERALL EFFECT	4.0%	3.3%					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2010	5,628	0.0%	10/28/2010	7,749	4,239	54.7%	56.2%
2010	6,568	7.80%	1/6/2010	7,183	4,187	58.3%	62.1%
2009	6,448	1.00%	6/15/2009	6,744	5,073	75.2%	71.1%
2008	6,305	-3.00%	5/14/2008	6,908	6,160	89.2%	65.0%
2007	6,203	-1.30%	4/15/2007	6,538	4,477	68.5%	63.6%
2006	6,074	-4.00%	7/15/2006	6,855	4,402	64.2%	63.5%
2005	6,011	-3.10%	9/1/2005	7,091	3,297	46.5%	53.6%

7.		Selected Provisions	
Expense Constants		liab	ph dam
A. Total Production Expense	15.9%	16.8%	
B. General Expense	1.4%	1.8%	
C. Taxes, License & Fees	3.0%	3.0%	
D. Underwriting Profit & Contingencies	11.5%	3.5%	
E. Other: Incurred ULAE	5.1%	7.0%	
F. TOTAL	36.9%	32.1%	

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. -31% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

PC RLC

# NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-AA-11-0293
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A N/A
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	Company Name	Company NAIC Number
3.	A. American National General Insurance Company	B. 408-39942

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Personal Auto	B. Private Passenger Auto

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Auto BI	2.2%	-0.4%					
Auto PD	9.9%	1.8%					
Auto Med	-2.2%	0.5%					
Auto UMBI	9.5%	15.8%					
Auto UIMBI	69.3%	3.1%					
Auto UMPD	-38.1%	-3.8%					
Auto Comp	32.3%	9.0%					
Auto Coll	-12.1%	10.6%					
TOTAL OVERALL EFFECT	4.0%	3.9%					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2010	221	-1.80%	10/28/2010	423	317	74.9%	64.1%
2010	533	8.30%	1/6/2010	635	437	68.8%	79.9%
2009	439	1.40%	6/15/2009	497	483	97.2%	76.0%
2008	310	-30.70%	5/14/2008	292	182	62.4%	59.7%
2007	218	-2.10%	4/15/2007	280	58	20.7%	56.0%
2006	224	-4.00%	7/15/2006	373	432	115.7%	60.5%
2005	267	0.00%	9/1/2005	484	146	30.2%	60.8%

7. Expense Constants	Selected Provisions	
	liab	ph dam
A. Total Production Expense	15.9%	16.8%
B. General Expense	1.4%	1.8%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	11.5%	3.5%
E. Other: Incurred ULAE	5.1%	7.0%
F. TOTAL	36.9%	32.1%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

10. -11% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):

PC RLC



**American National Property and Casualty Company  
American National General Insurance Company  
Private Passenger Automobile Insurance  
Actuarial Memorandum  
Arkansas**

The following memorandum describes the revisions made with this filing and explains the data and methodologies used in the attached exhibits for American National Property and Casualty Company (ANPAC) and American National General Insurance Company (ANG).

We are proposing an overall rate increase of 3.4%. The largest policy premium increase due to these proposed rates is 26.3%. This policy is a trailer increasing from \$38 to \$48. There are five policies increasing over 20%. They are all trailers and thus small dollar premiums.

**Exhibit I – Summary of Indication and Effect**

This exhibit displays combined rate level indications for ANPAC and ANG by coverage and the corresponding selected change.

**Exhibit II – Rate Level Indications**

Premiums have been adjusted to present rates. The Physical Damage premiums have also been adjusted for model year and symbol trend.

The 12/31/2010 incurred losses were evaluated as of 3/31/2011, and include allocated loss adjustment expense. They were developed using companywide loss and ALAE development factors. Comprehensive losses have been adjusted for catastrophes. Loss and ALAE was then trended.

**Exhibit III – Loss and Allocated Loss Expense Development Factors**

This exhibit shows the American National family of companies countrywide data triangles used in the selection of loss and ALAE development factors. Four data triangles are displayed for each coverage, Quarterly Incurred Loss and ALAE, Quarterly Paid Loss and ALAE, Annual Incurred Loss and ALAE, and Annual Paid Loss and ALAE. Tables below each triangle display various calculated averages, selected age-to-age factors and calculated age-to-ultimate factors. Below the triangles the age-to-ultimate factors are used to calculate ultimate loss and ALAE for each set of data. Selected ultimate loss and ALAE by quarter is shown in column (7) and selected ultimate loss and ALAE by year is shown in column (22). Column (8) displays a factor used to adjust the selected ultimate loss and ALAE by quarter to the annual level. Column (9), the adjusted ultimate loss and ALAE, is the product of columns (7) and (8). Column (12) is the rolling four-quarter sum of column (9). Columns (13) and (14) are selected values from the rolling four-quarter sums in columns (11)

and (12). Finally, column (15) is the implied Ultimate Development Factor calculated as the ratio of columns (14) and (13).

#### **Exhibit IV – Excess Loss**

Pages 1-3 of this exhibit displays the percentage of excess losses for Bodily Injury, Uninsured Motorist Bodily Injury and Underinsured Bodily Injury coverages compared to earned premium on a countrywide and statewide basis for the last 9 years. Using this data, we selected a percentage to apply to our earned premium for the experience period. The resulting adjustment to our incurred losses is shown on Page 4. Any loss over \$50,000 is considered an excess loss.

#### **Exhibit V – Annual Trend Factors**

Page 1 of this exhibit summarizes our loss trends by coverage based on NAII Fast Track and combined ANPAC and ANG Arkansas data.

Historical and prospective trends were chosen. The historical trend was applied from the average accident date of each experience year to the end of the three-year experience period. The prospective trend was applied from the end of the three-year experience period to the average accident date for the period the rates are proposed to be in effect.

#### **Exhibit VI – Investment Income**

This exhibit develops a companywide factor for underwriting profit and contingencies. This factor is based upon the estimated effect of the risk-free rate of return on unearned premium reserves and loss reserves.

#### **Exhibit VII – Development of Underwriting Expenses**

This exhibit develops our actual underwriting expenses by account for the past three years. This data, combined with the underwriting profit ratio developed in Exhibit VI, permits us to arrive at an expected loss and allocated loss adjustment expense ratio.

#### **Exhibit VIII – Percent Change and Revenue Effect by Coverage**

This exhibit details the percent changes by coverage and reflects the resulting revenue effects.

#### **Exhibit IX – Calculation of Base Rates by Coverage**

Calculations for ANPAC and ANG base rates by coverage are displayed in this exhibit.

**Exhibit X – Sector Relativity Calculation**

The indicated and selected sector relativities by coverage are provided in this exhibit. Our credibility weighted indication weights ANPAC and ANG loss data with data from the Highway Loss Data Institute (HLDI) as well as competitor relativities. Formulas are provided within the exhibit.

**Exhibit XI – Model Year Relativity Revisions**

This exhibit presents the current and proposed model year relativities for Comprehensive and Collision coverages and reflects the rebasing of the model year as required by our model year rule.

**Exhibit XII - Auto-Home Discount Offset**

We will be implementing a new Auto – Home discount in ANPAC with this filing. This exhibit displays the Auto-Home Discount Offset used to offset ANPAC base rates. A qualifying account will receive a discount based on the number of years eligible for the discount. The new discount schedule is as follows:

Auto-Home Months	Factor
0-5	0.880
6-11	0.880
12-17	0.900
18-23	0.925
24-29	0.950
30-35	0.975
36 or More	1.000

**Territory Changes**

As a result of a territorial study we have revised our definitions. The data used for this study included territorial relativities by zip code for Farmers, GEICO and Progressice companies along with loss data from the Highway Loss Data Institute (HLDI) for Bodily Injury, Property Damage, Comprehensive and Collision. As a result of analyzing this data, sectors were defined to include zip codes with similar exposures independently for each coverage. The Bodily Injury sector definitions were used for Medical Payments, Uninsured Motorist Bodily Injury, Underinsured Motorist Bodily Injury, Wage Loss and Accidental Death and Dismemberment. Collision sector definitions were used for Uninsured Motorist Property Damage, Underinsured Motorist Property Damage, Towing and Labor and Rental Reimbursement. Defining sectors independently by coverage will allow us to more accurately price our risks to their loss exposure. The list of zip codes with their sector and sector factor are shown in the R-1 rate pages.

## Other Revisions

We will be introducing our Fresh Start Discount® in ANPAC with this filing. For each automobile, motor home, camping trailer, and travel trailer on the policy, a discount of 3% will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, Underinsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Comprehensive and Collision coverage premiums when the policy is originally quoted prior to the expiration date of coverage with another insurer (unaffiliated with ANPAC).

Insureds who shop earlier are assumed to be better risks. We have found that many of our competitors offer similar discounts.

## Rate Level History

<u>Effective Date</u>	<u>Overall Percent Change</u>
10/28/2010	-0.1%
01/06/2010	7.8%
06/15/2009	1.0%
05/14/2008	-4.5%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Summary of Indication and Effect**  
**Arkansas**

Fiscal Years Ending 12/31/08, 12/31/09 and 12/31/10  
Losses Valued as of 03/31/11 and Trended to 08/08/12

Coverage	Trended Loss Ratio w/ALE	Earned PPR with MY/Sym Trend & CA\$HBACK Adjustment		Rate Level Indications	Selected
Bodily Injury	64.5%	2,630,083	2.2%	-0.6%	
Property Damage	69.4%	1,458,655	9.9%	9.1%	
Medical Payments	61.7%	340,763	-2.2%	0.1%	
Uninsured Motorist - BI	69.1%	257,212	9.5%	12.3%	
Underinsured Motorist - BI	106.9%	327,126	69.3%	15.7%	
Uninsured Motorist - PD	39.0%	133,545	-38.1%	-3.5%	
Comprehensive	89.8%	1,007,730	32.3%	8.6%	
Collision	59.7%	2,244,233	-12.1%	-0.1%	
Towing and Labor	43.5%	120,431	-35.9%	0.0%	
Wage Loss	13.0%	48,609	-79.4%	0.0%	
Rental Reimbursement	76.5%	14,115	12.7%	0.0%	
Accidental Death and Dismemberment	19.7%	35,944	-68.8%	0.0%	
All Liability	67.0%	5,231,937	6.4%	3.8%	
All Physical Damage	68.1%	3,386,508	0.4%	2.7%	
All Coverages	67.5%	8,618,445	4.0%	3.4%	

American National Property and Casualty Company  
American National General Insurance Company  
Rate Level Indications

Arkansas

Fiscal Years Ending 12/31/08, 12/31/09 and 12/31/10  
Losses Valued as of 03/31/11 and Trended to 08/08/12

*Bodily Injury*

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	Excess Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	2,341,276	1.1039	2,584,473	1.0000	2,584,473	0.9587	2,477,821	1,587,379	(300,088)	20,663	1,307,953	1.1126	1,455,220	0.9988	1,453,476	63.1%	58.7%	-7.0%
12/31/09	2,398,449	1.1213	2,689,344	1.0000	2,689,344	0.9601	2,582,097	1,567,059	(155,909)	35,640	1,446,789	1.2455	1,802,045	1.0089	1,818,053	63.1%	70.4%	11.6%
12/31/10	2,667,263	1.0264	2,737,776	1.0000	2,737,776	0.9607	2,630,083	719,976	404,897	9,264	1,134,138	1.4616	1,657,659	1.0191	1,689,265	63.1%	64.2%	1.8%
Total	7,406,988		8,011,593		8,011,593		7,690,002	3,874,413	(51,100)	65,567	3,888,880		4,914,924		4,960,794	63.1%	64.5%	2.2%

*Property Damage*

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	Excess Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	1,418,646	0.9998	1,418,322	1.0000	1,418,322	0.9586	1,359,665	797,235		28,060	825,294	1.0005	825,685	1.0319	851,990	63.1%	62.7%	-0.7%
12/31/09	1,454,068	1.0221	1,486,251	1.0000	1,486,251	0.9602	1,427,048	1,067,022		45,793	1,112,815	1.0032	1,116,397	1.0321	1,152,222	63.1%	80.7%	28.0%
12/31/10	1,510,559	1.0051	1,518,331	1.0000	1,518,331	0.9607	1,458,655	875,463		27,691	903,154	1.0090	911,247	1.0323	940,701	63.1%	64.5%	2.2%
Total	4,383,273		4,422,904		4,422,904		4,245,369	2,739,720		101,544	2,841,264		2,853,330		2,944,912	63.1%	69.4%	9.9%

*Medical Payments*

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	Excess Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	353,244	0.9833	347,355	1.0000	347,355	0.9583	332,866	163,540		1,175	164,715	0.9876	162,671	1.0161	165,291	63.1%	49.7%	-21.3%
12/31/09	350,608	1.0181	356,940	1.0000	356,940	0.9592	342,372	200,350		2,318	202,668	0.9745	197,506	1.0161	200,687	63.1%	58.6%	-7.1%
12/31/10	355,063	1.0002	355,135	1.0000	355,135	0.9595	340,763	259,234		8,626	267,859	0.9586	256,763	1.0161	260,900	63.1%	76.6%	21.3%
Total	1,058,916		1,059,431		1,059,431		1,016,001	623,124		12,119	635,243		616,939		626,878	63.1%	61.7%	-2.2%

*Uninsured Motorist - BI*

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	Excess Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	286,549	0.8553	245,081	1.0000	245,081	0.9581	234,808	123,742	23,861	252	147,856	1.0556	156,071	0.9988	155,884	63.1%	66.4%	5.2%
12/31/09	268,932	0.9738	261,889	1.0000	261,889	0.9593	251,240	182,070	3,894	29	185,992	1.1584	215,460	1.0089	217,374	63.1%	86.5%	37.1%
12/31/10	263,561	1.0167	267,967	1.0000	267,967	0.9599	257,212	90,000	21,947	106	112,053	1.2266	137,446	1.0191	140,067	63.1%	54.5%	-13.7%
Total	819,041		774,936		774,936		743,260	395,812	49,702	387	445,901		508,977		513,325	63.1%	69.1%	9.5%

American National Property and Casualty Company  
American National General Insurance Company  
Rate Level Indications

Arkansas

Fiscal Years Ending 12/31/08, 12/31/09 and 12/31/10  
Losses Valued as of 03/31/11 and Trended to 08/08/12

Underinsured Motorist - BI

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	Excess Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	292,593	1.0345	302,680	1.0000	302,680	0.9581	290,013	125,000	24,706	1,608	151,314	1.1920	180,361	0.9988	180,145	63.1%	62.1%	-1.6%
12/31/09	311,648	1.0553	328,879	1.0000	328,879	0.9594	315,518	97,500	79,571	4,453	181,524	1.4925	270,923	1.0089	273,330	63.1%	86.6%	37.3%
12/31/10	331,726	1.0276	340,876	1.0000	340,876	0.9597	327,126	250,000	(15,303)	2,614	237,311	2.2457	532,935	1.0191	543,096	63.1%	166.0%	163.1%
Total	935,967		972,435		972,435		932,657	472,500	88,974	8,675	570,149		984,220		996,571	63.1%	106.9%	69.3%

Uninsured Motorist - PD

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	136,193	0.9606	130,827	1.0000	130,827	0.9581	125,340	59,253	1,725	60,978	0.9935	60,583	1.0161	61,559	63.1%	49.1%	-22.2%
12/31/09	137,416	0.9907	136,144	1.0000	136,144	0.9592	130,589	36,517	760	37,277	0.9930	37,017	1.0161	37,614	63.1%	28.8%	-54.4%
12/31/10	144,634	0.9621	139,154	1.0000	139,154	0.9597	133,545	52,019	804	52,823	0.9844	51,998	1.0161	52,835	63.1%	39.6%	-37.3%
Total	418,243		406,125		406,125		389,474	147,790	3,289	151,079		149,598		152,008	63.1%	39.0%	-38.1%

Comprehensive

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	CAT Losses	CAT Load	Losses Adjusted for CAT	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	740,145	1.1908	881,390	1.1464	1,010,454	0.9580	968,004	2,568,170	2,199,578	78.3%	657,379	41,303	698,682	1.0016	699,812	1.0417	728,986	67.9%	75.3%	10.9%
12/31/09	753,003	1.2627	950,797	1.1090	1,054,395	0.9591	1,011,270	819,167	156,304	78.3%	1,182,207	33,309	1,215,516	1.0011	1,216,853	1.0314	1,255,041	67.9%	124.1%	82.8%
12/31/10	933,679	1.0487	979,113	1.0726	1,050,230	0.9595	1,007,730	374,724	-	78.3%	668,315	15,287	683,602	1.0005	683,976	1.0212	698,461	67.9%	69.3%	2.1%
Total	2,426,827		2,811,301		3,115,079		2,987,004	3,762,060	2,355,882		2,507,900	89,900	2,597,800		2,600,641		2,682,487	67.9%	89.8%	32.3%

Collision

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	1,700,619	1.0585	1,800,117	1.2720	2,289,833	0.9582	2,194,230	1,225,197	43,127	1,268,324	0.9988	1,266,766	1.0161	1,287,173	67.9%	58.7%	-13.6%
12/31/09	1,851,240	1.0656	1,972,641	1.1997	2,366,669	0.9596	2,271,173	1,174,477	52,112	1,226,590	0.9979	1,224,014	1.0161	1,243,732	67.9%	54.8%	-19.3%
12/31/10	2,031,080	1.0172	2,066,017	1.1314	2,337,516	0.9601	2,244,233	1,425,825	66,048	1,491,873	0.9721	1,450,242	1.0161	1,473,605	67.9%	65.7%	-3.3%
Total	5,582,940		5,838,775		6,994,018		6,709,636	3,825,499	161,288	3,986,787		3,941,022		4,004,510	67.9%	59.7%	-12.1%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Rate Level Indications**  
**Arkansas**  
Fiscal Years Ending 12/31/08, 12/31/09 and 12/31/10  
Losses Valued as of 03/31/11 and Trended to 08/08/12

***Towing and Labor***

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE	Easy Tow	Losses with Easy Tow	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	112,851	1.0000	112,851	1.0000	112,851	0.9582	108,139	12,555	-	12,555	1.0010	12,567	29,201	41,768	1.0417	43,509	67.9%	40.2%	-40.7%
12/31/09	120,198	1.0000	120,198	1.0000	120,198	0.9590	115,269	17,579	-	17,579	1.0020	17,614	30,845	48,460	1.0314	49,980	67.9%	43.4%	-36.1%
12/31/10	125,501	1.0000	125,501	1.0000	125,501	0.9596	120,431	19,393	-	19,393	1.0153	19,689	35,377	55,066	1.0212	56,233	67.9%	46.7%	-31.2%
Total	358,550		358,550		358,550		343,839	49,526	-	49,526		49,871	95,423	145,294		149,722	67.9%	43.5%	-35.9%

***Wage Loss***

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE			Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	47,699	1.0000	47,699	1.0000	47,699	0.9586	45,722	3,655	45	3,700	1.0016	3,706			1.0161	3,765	63.1%	8.2%	-86.9%
12/31/09	50,064	1.0000	50,064	1.0000	50,064	0.9592	48,021	12,435	-	12,435	0.9870	12,274			1.0161	12,471	63.1%	26.0%	-58.8%
12/31/10	50,654	1.0000	50,654	1.0000	50,654	0.9596	48,609	2,341	29	2,369	0.9479	2,246			1.0161	2,282	63.1%	4.7%	-92.6%
Total	148,417		148,417		148,417		142,352	18,430	74	18,504		18,225				18,519	63.1%	13.0%	-79.4%

***Rental Reimbursement***

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE			Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	13,354	1.0000	13,354	1.0000	13,354	0.9627	12,856	13,820	-	13,820	0.9990	13,806			1.0417	14,381	67.9%	111.9%	64.7%
12/31/09	15,539	1.0000	15,539	1.0000	15,539	0.9682	15,045	7,831	-	7,831	0.9978	7,813			1.0314	8,058	67.9%	53.6%	-21.1%
12/31/10	14,573	1.0000	14,573	1.0000	14,573	0.9686	14,115	9,674	-	9,674	0.9838	9,518			1.0212	9,719	67.9%	68.9%	1.4%
Total	43,466		43,466		43,466		42,016	31,324	-	31,324		31,136				32,159	67.9%	76.5%	12.7%

***Accidental Death and Dismemberment***

Fiscal Year	Earned Premium	CRL Factor	Earned Premium @ CRL	Model Year and Symbol Drift Factor	EP @CRL with MY and Symbol Trend	CA\$HBACK Factor	EP @ CRL with MY and Symbol Trend CA\$HBACK	Incurred Losses	ALE	Losses and ALE to Develop	LDF Factor	Developed Incurred Losses w/ALE			Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
12/31/08	35,279	1.0000	35,279	1.0000	35,279	0.9584	33,813	5,000	-	5,000	1.0000	5,000			0.9988	4,994	63.1%	14.8%	-76.6%
12/31/09	36,708	1.0000	36,708	1.0000	36,708	0.9589	35,200	5,000	-	5,000	1.0010	5,005			1.0089	5,050	63.1%	14.3%	-77.3%
12/31/10	37,463	1.0000	37,463	1.0000	37,463	0.9594	35,944	10,000	-	10,000	1.0417	10,417			1.0191	10,615	63.1%	29.5%	-53.2%
Total	109,450		109,450		109,450		104,957	20,000	-	20,000		20,422				20,659	63.1%	19.7%	-68.8%



**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Tort States Bodily Injury Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										15,778	15,922	16,301
2004q2									18,109	18,314	18,468	18,729
2004q3								15,139	15,454	16,055	16,370	16,580
2004q4							13,171	13,546	14,130	14,375	14,836	15,088
2005q1						13,154	13,771	14,107	14,599	15,008	15,239	15,838
2005q2					12,772	13,339	14,210	14,543	14,813	15,504	15,713	15,846
2005q3				11,772	12,651	13,884	14,247	14,471	15,059	15,641	15,747	15,912
2005q4			12,504	13,449	14,512	15,843	16,324	17,005	17,859	18,134	18,363	18,568
2006q1		10,466	11,514	12,114	12,917	13,373	13,744	14,176	15,052	15,156	15,422	16,024
2006q2	10,517	12,381	13,600	14,813	16,177	16,856	17,754	18,477	18,648	19,086	19,710	19,919
2006q3	10,168	11,556	12,381	12,754	13,728	14,560	15,202	15,772	16,366	16,642	16,831	17,031
2006q4	10,948	12,353	13,200	13,774	14,525	15,700	16,581	17,480	17,955	18,473	18,702	18,845
2007q1	9,105	11,484	13,105	14,332	14,827	15,501	15,728	15,727	16,190	16,564	17,122	17,273
2007q2	11,722	12,857	13,656	14,285	14,862	15,337	15,550	15,952	16,325	16,700	17,222	17,655
2007q3	9,668	10,896	11,747	12,646	13,484	14,183	14,709	15,284	15,652	15,869	16,049	16,256
2007q4	10,198	10,927	11,729	12,456	13,346	14,425	14,956	15,690	16,195	16,902	17,405	17,572
2008q1	7,530	9,159	9,584	10,690	11,150	11,797	12,097	12,609	12,655	13,140	13,376	13,258
2008q2	9,204	10,797	11,583	12,266	12,909	13,360	13,871	14,096	14,942	15,350	15,456	15,659
2008q3	9,177	11,389	13,072	14,030	14,893	15,707	16,262	16,498	17,142	17,468	17,439	
2008q4	10,074	11,562	12,866	13,847	15,100	15,850	16,041	16,824	17,377	17,884		
2009q1	9,921	11,867	13,339	14,656	14,949	15,298	15,456	15,757	15,832			
2009q2	10,975	12,678	14,609	15,088	16,037	16,679	17,788	18,038				
2009q3	9,044	11,318	12,758	13,912	14,456	15,117	15,406					
2009q4	11,224	13,576	14,225	14,778	15,501	15,639						
2010q1	9,649	10,220	11,043	12,164	12,627							
2010q2	10,351	12,695	15,717	17,078								
2010q3	10,235	12,524	13,508									
2010q4	11,380	12,560										
2011q1	9,118											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Tort States Bodily Injury Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	16,481	16,697	16,858	16,982	17,080	17,030	17,104	17,158	17,145	17,183	17,742	17,775
2004q2	19,053	19,343	19,445	19,589	19,688	19,762	19,795	19,827	19,847	20,120	20,126	20,383
2004q3	16,524	16,572	16,578	16,734	16,864	16,961	16,987	17,006	17,107	17,240	17,227	17,237
2004q4	15,257	15,373	15,559	15,531	15,695	15,746	15,793	15,857	15,901	15,864	15,822	15,854
2005q1	15,874	15,999	16,099	16,102	16,297	16,362	16,391	16,404	16,417	16,353	16,373	16,376
2005q2	16,110	16,235	16,344	16,403	16,409	16,464	16,527	16,630	16,702	16,704	16,705	16,705
2005q3	15,905	15,934	15,963	15,831	15,809	15,880	15,915	15,982	15,975	15,715	15,724	
2005q4	18,513	18,664	18,668	18,711	19,010	19,045	19,048	19,075	19,002	18,995		
2006q1	16,184	16,195	16,366	16,444	16,533	16,562	16,557	16,593	16,586			
2006q2	20,337	20,425	21,028	21,213	21,030	21,045	21,061	21,082				
2006q3	17,697	17,633	17,790	17,939	18,064	18,051	18,093					
2006q4	18,835	18,895	18,902	18,877	18,861	18,860						
2007q1	17,370	17,474	17,615	17,637	17,596							
2007q2	17,865	18,143	18,303	18,374								
2007q3	16,231	16,728	16,781									
2007q4	17,974	18,253										
2008q1	13,388											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Tort States Bodily Injury Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									1.016	1.009	1.024	1.011
2004q2								1.028	1.011	1.008	1.014	1.017
2004q3							1.065	1.021	1.039	1.020	1.013	0.997
2004q4						1.038	1.028	1.043	1.017	1.032	1.017	1.011
2005q1					1.074	1.047	1.024	1.035	1.028	1.015	1.039	1.002
2005q2				1.066	1.044	1.065	1.023	1.019	1.047	1.014	1.008	1.017
2005q3			1.111	1.075	1.097	1.026	1.016	1.041	1.039	1.007	1.010	1.000
2005q4		1.092	1.076	1.079	1.092	1.030	1.042	1.050	1.015	1.013	1.011	0.997
2006q1	1.151	1.100	1.052	1.066	1.035	1.028	1.031	1.062	1.007	1.018	1.039	1.010
2006q2	1.177	1.098	1.089	1.092	1.042	1.053	1.041	1.009	1.023	1.033	1.011	1.021
2006q3	1.137	1.071	1.030	1.076	1.061	1.044	1.037	1.038	1.017	1.011	1.012	1.039
2006q4	1.128	1.069	1.044	1.054	1.081	1.056	1.054	1.027	1.029	1.012	1.008	0.999
2007q1	1.261	1.141	1.094	1.035	1.045	1.015	1.000	1.029	1.023	1.034	1.009	1.006
2007q2	1.097	1.062	1.046	1.040	1.032	1.014	1.026	1.023	1.023	1.031	1.025	1.012
2007q3	1.127	1.078	1.076	1.066	1.052	1.037	1.039	1.024	1.014	1.011	1.013	0.998
2007q4	1.071	1.073	1.062	1.071	1.081	1.037	1.049	1.032	1.044	1.030	1.010	1.023
2008q1	1.216	1.046	1.115	1.043	1.058	1.025	1.042	1.004	1.038	1.018	0.991	1.010
2008q2	1.173	1.073	1.059	1.052	1.035	1.038	1.016	1.060	1.027	1.007	1.013	
2008q3	1.241	1.148	1.073	1.062	1.055	1.035	1.015	1.039	1.019	0.998		
2008q4	1.148	1.113	1.076	1.090	1.050	1.012	1.049	1.033	1.029			
2009q1	1.196	1.124	1.099	1.020	1.023	1.010	1.019	1.005				
2009q2	1.155	1.152	1.033	1.063	1.040	1.066	1.014					
2009q3	1.251	1.127	1.090	1.039	1.046	1.019						
2009q4	1.210	1.048	1.039	1.049	1.009							
2010q1	1.059	1.081	1.102	1.038								
2010q2	1.227	1.238	1.087									
2010q3	1.224	1.079										
2010q4	1.104											
Avg 8	1.178	1.120	1.075	1.052	1.039	1.030	1.030	1.028	1.027	1.018	1.010	1.014
Avg 16	1.172	1.103	1.070	1.056	1.047	1.033	1.031	1.031	1.026	1.018	1.014	1.010
Avg 16 ex HL	1.174	1.098	1.070	1.056	1.047	1.032	1.031	1.031	1.026	1.018	1.014	1.009
Wtd 8	1.177	1.121	1.074	1.052	1.039	1.031	1.030	1.028	1.027	1.018	1.011	1.014
Wtd 16	1.170	1.104	1.069	1.056	1.046	1.033	1.031	1.031	1.026	1.018	1.014	1.010
Selected	1.200	1.100	1.075	1.056	1.045	1.033	1.030	1.030	1.027	1.018	1.013	1.010
Age:Ult	2.001	1.667	1.516	1.410	1.335	1.278	1.237	1.201	1.166	1.135	1.115	1.101

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Tort States Bodily Injury Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.013	1.010	1.007	1.006	0.997	1.004	1.003	0.999	1.002	1.033	1.002	
2004q2	1.015	1.005	1.007	1.005	1.004	1.002	1.002	1.001	1.014	1.000	1.013	
2004q3	1.003	1.000	1.009	1.008	1.006	1.002	1.001	1.006	1.008	0.999	1.001	
2004q4	1.008	1.012	0.998	1.011	1.003	1.003	1.004	1.003	0.998	0.997	1.002	
2005q1	1.008	1.006	1.000	1.012	1.004	1.002	1.001	1.001	0.996	1.001	1.000	
2005q2	1.008	1.007	1.004	1.000	1.003	1.004	1.006	1.004	1.000	1.000	1.000	
2005q3	1.002	1.002	0.992	0.999	1.005	1.002	1.004	1.000	0.984	1.001		
2005q4	1.008	1.000	1.002	1.016	1.002	1.000	1.001	0.996	1.000			
2006q1	1.001	1.011	1.005	1.005	1.002	1.000	1.002	1.000				
2006q2	1.004	1.030	1.009	0.991	1.001	1.001	1.001					
2006q3	0.996	1.009	1.008	1.007	0.999	1.002						
2006q4	1.003	1.000	0.999	0.999	1.000							
2007q1	1.006	1.008	1.001	0.998								
2007q2	1.016	1.009	1.004									
2007q3	1.031	1.003										
2007q4	1.016											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.009	1.009	1.002	1.002	1.002	1.002	1.003	1.001	1.000	1.004	1.003	
Avg 16	1.009	1.007	1.003	1.004	1.002	1.002	1.003	1.001	0.000	0.000	0.000	
Avg 16 ex HL	1.008	1.006	1.004	1.004	1.002	1.002	1.002	1.001	0.000	0.000	0.000	
Wtd 8	1.009	1.009	1.003	1.002	1.002	1.002	1.003	1.001	1.001	1.005	1.003	
Wtd 16	1.009	1.008	1.003	1.004	1.002	1.002	1.003	1.001	0.000	0.000	0.000	
Selected	1.009	1.008	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.004	1.004	
Age:Ult	1.090	1.080	1.072	1.068	1.065	1.063	1.061	1.059	1.058	1.057	1.053	

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Tort States Bodily Injury Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										13,218	13,956	14,812
2004q2									13,498	14,402	15,615	16,088
2004q3								11,785	12,771	13,636	14,640	15,008
2004q4							9,154	10,265	11,378	12,263	12,888	13,164
2005q1						8,259	9,340	11,371	12,286	12,683	13,042	13,505
2005q2					6,768	8,477	10,042	11,267	12,337	13,031	13,955	14,535
2005q3				5,496	6,896	8,643	9,820	11,323	12,146	12,868	13,313	13,658
2005q4			4,085	6,858	9,023	10,861	11,881	13,179	14,626	15,246	15,727	16,573
2006q1		1,939	3,239	5,721	7,140	8,442	9,649	10,888	12,611	13,192	13,633	13,920
2006q2	306	1,834	4,245	5,921	8,088	9,362	10,934	12,207	13,790	14,586	15,890	16,760
2006q3	368	1,591	3,372	5,249	7,321	8,486	9,975	11,098	12,927	13,512	13,903	14,413
2006q4	325	2,708	4,916	7,040	8,862	9,962	10,994	12,305	14,789	15,469	16,593	17,103
2007q1	299	1,227	3,385	6,682	9,222	10,447	11,338	12,223	13,353	14,188	15,414	16,057
2007q2	457	3,425	5,578	7,702	9,629	10,869	11,991	13,063	14,064	14,841	15,319	16,171
2007q3	420	2,069	3,991	5,465	7,168	8,615	10,297	11,423	13,111	13,767	14,244	14,602
2007q4	416	1,782	3,998	6,413	8,181	9,264	10,221	11,159	12,881	13,601	14,517	15,070
2008q1	419	1,984	3,351	5,100	6,105	7,698	8,613	9,704	10,431	10,789	11,255	11,761
2008q2	581	2,393	4,244	6,048	7,721	8,791	9,435	10,412	11,721	12,391	12,796	13,576
2008q3	329	1,695	3,937	5,902	8,024	9,308	11,027	12,691	13,670	14,231	15,012	
2008q4	511	2,506	4,663	6,920	8,852	10,643	11,527	12,478	13,814	15,045		
2009q1	635	2,242	4,457	6,520	8,022	8,902	11,045	12,040	13,018			
2009q2	352	2,821	6,211	7,549	9,162	11,239	12,744	13,807				
2009q3	376	2,011	4,022	5,800	7,569	9,804	10,611					
2009q4	382	2,234	5,518	7,771	9,507	10,802						
2010q1	338	1,579	3,552	6,047	7,691							
2010q2	346	2,098	5,459	8,053								
2010q3	353	1,831	3,801									
2010q4	423	1,676										
2011q1	424											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Tort States Bodily Injury Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	15,187	15,338	15,716	15,865	16,014	16,236	16,325	16,472	16,784	16,877	17,196	17,229
2004q2	16,997	17,610	18,103	18,646	18,926	19,012	19,171	19,204	19,223	19,335	19,406	19,408
2004q3	15,314	15,633	16,049	16,195	16,530	16,552	16,585	16,618	16,739	17,027	17,136	17,160
2004q4	13,613	14,020	14,142	14,743	15,085	15,272	15,484	15,583	15,622	15,690	15,722	15,854
2005q1	14,142	14,523	15,126	15,584	15,860	15,889	16,012	16,054	16,072	16,293	16,329	16,344
2005q2	14,777	15,126	15,419	15,775	15,953	16,274	16,326	16,557	16,702	16,704	16,705	16,705
2005q3	13,968	14,277	14,733	14,935	15,125	15,233	15,317	15,345	15,488	15,674	15,708	
2005q4	17,003	17,475	17,824	18,075	18,358	18,496	18,698	18,760	18,837	18,895		
2006q1	14,476	14,864	15,539	15,936	16,171	16,203	16,247	16,271	16,307			
2006q2	17,895	18,344	18,750	19,263	20,162	20,627	20,673	20,702				
2006q3	15,409	16,047	16,645	16,977	17,128	17,333	17,366					
2006q4	17,620	17,893	18,168	18,264	18,401	18,433						
2007q1	16,539	16,691	16,957	17,137	17,249							
2007q2	16,584	16,901	17,735	17,870								
2007q3	15,183	16,015	16,404									
2007q4	16,290	16,517										
2008q1	12,043											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Tort States Bodily Injury Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									1.040	1.056	1.061	1.025
2004q2								1.114	1.067	1.084	1.030	1.056
2004q3							1.106	1.084	1.068	1.074	1.025	1.020
2004q4						1.128	1.121	1.108	1.078	1.051	1.021	1.034
2005q1					1.153	1.131	1.217	1.081	1.032	1.028	1.035	1.047
2005q2				1.240	1.253	1.185	1.122	1.095	1.056	1.071	1.042	1.017
2005q3			1.699	1.255	1.253	1.136	1.153	1.073	1.059	1.035	1.026	1.023
2005q4		2.265	1.679	1.316	1.204	1.094	1.109	1.110	1.042	1.032	1.054	1.026
2006q1	6.255	1.671	1.766	1.248	1.182	1.143	1.128	1.158	1.046	1.033	1.021	1.040
2006q2	6.001	2.314	1.395	1.366	1.158	1.168	1.116	1.130	1.058	1.089	1.055	1.068
2006q3	4.325	2.120	1.557	1.395	1.159	1.175	1.113	1.165	1.045	1.029	1.037	1.069
2006q4	8.323	1.815	1.432	1.259	1.124	1.104	1.119	1.202	1.046	1.073	1.031	1.030
2007q1	4.110	2.758	1.974	1.380	1.133	1.085	1.078	1.092	1.063	1.086	1.042	1.030
2007q2	7.498	1.629	1.381	1.250	1.129	1.103	1.089	1.077	1.055	1.032	1.056	1.026
2007q3	4.925	1.929	1.369	1.312	1.202	1.195	1.109	1.148	1.050	1.035	1.025	1.040
2007q4	4.283	2.244	1.604	1.276	1.132	1.103	1.092	1.154	1.056	1.067	1.038	1.081
2008q1	4.736	1.689	1.522	1.197	1.261	1.119	1.127	1.075	1.034	1.043	1.045	1.024
2008q2	4.119	1.773	1.425	1.277	1.139	1.073	1.104	1.126	1.057	1.033	1.061	
2008q3	5.149	2.322	1.499	1.359	1.160	1.185	1.151	1.077	1.041	1.055		
2008q4	4.903	1.861	1.484	1.279	1.202	1.083	1.083	1.107	1.089			
2009q1	3.530	1.988	1.463	1.230	1.110	1.241	1.090	1.081				
2009q2	8.010	2.202	1.215	1.214	1.227	1.134	1.083					
2009q3	5.350	2.000	1.442	1.305	1.295	1.082						
2009q4	5.845	2.470	1.408	1.223	1.136							
2010q1	4.673	2.250	1.702	1.272								
2010q2	6.063	2.602	1.475									
2010q3	5.185	2.076										
2010q4	3.963											
Avg 8	5.327	2.181	1.461	1.270	1.191	1.128	1.105	1.106	1.056	1.053	1.042	1.046
Avg 16	5.146	2.100	1.497	1.287	1.172	1.130	1.109	1.117	1.052	1.050	1.038	1.039
Avg 16 ex HL	5.057	2.087	1.483	1.286	1.167	1.127	1.108	1.114	1.051	1.048	1.038	1.038
Wtd 8	5.145	2.175	1.443	1.266	1.188	1.127	1.104	1.105	1.056	1.054	1.041	1.046
Wtd 16	5.058	2.054	1.476	1.284	1.169	1.128	1.108	1.116	1.052	1.050	1.039	1.040
Selected	5.200	2.075	1.480	1.285	1.170	1.130	1.110	1.110	1.055	1.050	1.045	1.040
Age:Ult	48.330	9.294	4.479	3.026	2.355	2.013	1.781	1.605	1.446	1.370	1.305	1.249

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Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.010	1.025	1.010	1.009	1.014	1.005	1.009	1.019	1.006	1.019	1.002	
2004q2	1.036	1.028	1.030	1.015	1.005	1.008	1.002	1.001	1.006	1.004	1.000	
2004q3	1.021	1.027	1.009	1.021	1.001	1.002	1.002	1.007	1.017	1.006	1.001	
2004q4	1.030	1.009	1.042	1.023	1.012	1.014	1.006	1.003	1.004	1.002	1.008	
2005q1	1.027	1.042	1.030	1.018	1.002	1.008	1.003	1.001	1.014	1.002	1.001	
2005q2	1.024	1.019	1.023	1.011	1.020	1.003	1.014	1.009	1.000	1.000	1.000	
2005q3	1.022	1.032	1.014	1.013	1.007	1.006	1.002	1.009	1.012	1.002		
2005q4	1.028	1.020	1.014	1.016	1.007	1.011	1.003	1.004	1.003			
2006q1	1.027	1.045	1.026	1.015	1.002	1.003	1.001	1.002				
2006q2	1.025	1.022	1.027	1.047	1.023	1.002	1.001					
2006q3	1.041	1.037	1.020	1.009	1.012	1.002						
2006q4	1.015	1.015	1.005	1.008	1.002							
2007q1	1.009	1.016	1.011	1.007								
2007q2	1.019	1.049	1.008									
2007q3	1.055	1.024										
2007q4	1.014											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.026	1.029	1.016	1.016	1.009	1.006	1.004	1.005	1.008	1.005	1.002	
Avg 16	1.025	1.027	1.019	1.016	1.009	1.006	1.004	1.006	0.000	0.000	0.000	
Avg 16 ex HL	1.024	1.027	1.018	1.014	1.008	1.005	1.004	1.005	0.000	0.000	0.000	
Wtd 8	1.025	1.028	1.015	1.016	1.010	1.006	1.004	1.004	1.008	1.005	1.002	
Wtd 16	1.025	1.027	1.019	1.016	1.009	1.006	1.004	1.006	0.000	0.000	0.000	
Selected	1.026	1.026	1.016	1.016	1.008	1.005	1.004	1.005	1.008	1.005	1.002	
Age:Ult	1.201	1.171	1.141	1.123	1.105	1.096	1.091	1.087	1.081	1.073	1.067	



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Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						60,447	60,423	60,600	60,759	62,537	62,671
2002					65,115	65,713	66,884	67,312	68,576	68,564	
2003				72,776	75,456	76,351	78,769	78,669	78,732		
2004			60,043	65,955	68,619	69,705	71,309	74,252			
2005		46,283	59,232	65,601	67,327	68,007	67,803				
2006	9,092	52,464	64,432	71,407	74,431	74,621					
2007	9,105	51,786	61,275	67,976	71,004						
2008	7,530	48,050	58,862	64,370							
2009	9,921	56,371	64,914								
2010	9,649	55,773									
2011	9,118										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	1.003	1.003	1.029	1.002	
2002					1.009	1.018	1.006	1.019	1.000		
2003				1.037	1.012	1.032	0.999	1.001			
2004			1.098	1.040	1.016	1.023	1.041				
2005		1.280	1.108	1.026	1.010	0.997					
2006	5.771	1.228	1.108	1.042	1.003						
2007	5.688	1.183	1.109	1.045							
2008	6.381	1.225	1.094								
2009	5.682	1.152									
2010	5.780										
Avg 3	5.948	1.187	1.104	1.038	1.009	1.017	1.015	1.007	1.015		
Avg 5	5.860	1.214	1.103	1.038	1.010	1.014	1.012	1.007	1.015		
Avg 5 ex HL	5.746	1.212	1.105	1.040	1.010	1.013	0.000	0.000	0.000	0.000	
Wtd 3	5.911	1.185	1.104	1.038	1.009	1.018	1.015	1.007	1.014		
Wtd 5	5.838	1.211	1.104	1.038	1.010	1.015	1.012	1.007	1.014		
Selected	5.775	1.190	1.105	1.040	1.014	1.014	1.014	1.014	1.014	1.002	1.000
Age:Ult	8.483	1.469	1.234	1.117	1.074	1.059	1.045	1.030	1.016	1.002	1.000

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Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						59,603	60,173	60,418	60,584	62,536	62,671
2002					61,951	64,424	65,633	67,191	68,493	68,526	
2003				62,521	70,282	74,761	76,279	78,520	78,687		
2004			43,604	58,178	64,728	67,845	69,527	74,161			
2005		17,663	44,235	57,235	63,842	66,442	67,654				
2006	310	19,142	44,755	60,609	69,972	72,808					
2007	299	22,697	45,977	60,556	68,041						
2008	419	18,597	42,511	55,675							
2009	635	21,827	48,239								
2010	338	21,222									
2011	424										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.010	1.004	1.003	1.032	1.002	
2002					1.040	1.019	1.024	1.019	1.000		
2003				1.124	1.064	1.020	1.029	1.002			
2004			1.334	1.113	1.048	1.025	1.067				
2005		2.504	1.294	1.115	1.041	1.018					
2006	61.764	2.338	1.354	1.154	1.041						
2007	76.006	2.026	1.317	1.124							
2008	44.380	2.286	1.310								
2009	34.365	2.210									
2010	62.806										
Avg 3	47.184	2.174	1.327	1.131	1.043	1.021	1.040	1.008	1.016		
Avg 5	55.864	2.273	1.322	1.126	1.047	1.018	1.031	1.008	1.016		
Avg 5 ex HL	56.317	2.278	1.320	1.121	1.043	1.019	0.000	0.000	0.000	0.000	
Wtd 3	44.283	2.166	1.327	1.131	1.043	1.021	1.040	1.008	1.015		
Wtd 5	51.726	2.259	1.322	1.126	1.047	1.019	1.032	1.008	1.015		
Selected	52.000	2.260	1.320	1.125	1.045	1.031	1.031	1.008	1.015	1.002	1.000
Age:Ult	198.741	3.822	1.691	1.281	1.139	1.090	1.057	1.025	1.017	1.002	1.000

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**Countrywide**  
**Tort States Bodily Injury Loss Development**  
**(000)**

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	21,082	1.059	22,323	20,702	1.087	22,496	22,409	1.000	22,408	1.063	0	0
2006q3	18,093	1.061	19,196	17,366	1.091	18,946	19,071	1.000	19,070	1.054	0	0
2006q4	18,860	1.063	20,049	18,433	1.096	20,211	20,130	1.000	20,129	1.067	74,621	79,195
2007q1	17,596	1.065	18,744	17,249	1.105	19,064	18,904	1.003	18,966	1.078	75,631	80,573
2007q2	18,374	1.068	19,631	17,870	1.123	20,066	19,849	1.003	19,913	1.084	72,923	78,078
2007q3	16,781	1.072	17,983	16,404	1.141	18,715	18,349	1.003	18,409	1.097	71,611	77,417
2007q4	18,253	1.080	19,716	16,517	1.171	19,334	19,525	1.003	19,589	1.073	71,004	76,876
2008q1	13,388	1.090	14,592	12,043	1.201	14,463	14,527	1.000	14,530	1.085	66,796	72,441
2008q2	15,659	1.101	17,238	13,576	1.249	16,956	17,097	1.000	17,100	1.092	64,081	69,628
2008q3	17,439	1.115	19,446	15,012	1.305	19,594	19,520	1.000	19,524	1.120	64,739	70,743
2008q4	17,884	1.135	20,302	15,045	1.370	20,618	20,460	1.000	20,464	1.144	64,370	71,618
2009q1	15,832	1.166	18,458	13,018	1.446	18,822	18,640	1.006	18,747	1.184	66,815	75,835
2009q2	18,038	1.201	21,660	13,807	1.605	22,159	21,910	1.006	22,036	1.222	69,193	80,771
2009q3	15,406	1.237	19,054	10,611	1.781	18,903	18,979	1.006	19,088	1.239	67,160	80,335
2009q4	15,639	1.278	19,981	10,802	2.013	21,745	20,863	1.006	20,983	1.342	64,914	80,854
2010q1	12,627	1.335	16,859	7,691	2.355	18,115	17,487	1.036	18,108	1.434	61,709	80,215
2010q2	17,078	1.410	24,078	8,053	3.026	24,372	24,225	1.036	25,086	1.469	60,749	83,265
2010q3	13,508	1.516	20,474	3,801	4.479	17,027	18,750	1.036	19,416	1.437	58,852	83,593
2010q4	12,560	1.667	20,940	1,676	9.294	15,577	18,259	1.036	18,907	1.505	55,773	81,518
2011q1	9,118	2.001	18,242	424	48.330	20,484	19,363	4.172	80,789	8.861	52,263	144,199

**American National Property And Casualty Company**  
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**Tort States Bodily Injury Loss Development**  
**(000)**

	Accident		Adjusted				
	Year	Ending	Incurred L+ALAE	Ultimate L+ALAE	Implied LDF		
						(13)	(14)
			(13)	(14)	(15)		
	2006q4		74,621	79,195	1.0613		
	2007q4		71,004	76,876	1.0827		
	2008q4		64,370	71,618	1.1126		
	2009q4		64,914	80,854	1.2455		
	2010q4		55,773	81,518	1.4616		
Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2007	71,004	1.074	76,268	68,041	1.139	77,485	76,876
2008	64,370	1.117	71,908	55,675	1.281	71,328	71,618
2009	64,914	1.234	80,130	48,239	1.691	81,578	80,854
2010	55,773	1.469	81,926	21,222	3.822	81,109	81,518
2011	9,118	8.483	77,347	424	198.741	84,232	80,789

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**Countrywide**  
**Property Damage Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										13,052	13,052	13,060
2004q2									13,544	13,543	13,557	13,541
2004q3								13,380	13,420	13,427	13,416	13,417
2004q4							14,244	14,245	14,329	14,328	14,330	14,334
2005q1						12,367	12,359	12,344	12,395	12,423	12,436	12,423
2005q2					13,585	13,662	13,718	13,720	13,735	13,758	13,739	13,740
2005q3				13,014	13,137	13,185	13,156	13,142	13,146	13,144	13,147	13,148
2005q4			13,869	14,029	14,194	14,298	14,269	14,280	14,297	14,352	14,362	14,365
2006q1		11,912	11,982	12,099	12,261	12,284	12,298	12,307	12,308	12,285	12,275	12,278
2006q2	12,607	12,708	12,992	13,095	13,067	13,113	13,089	13,086	13,093	13,091	13,097	13,100
2006q3	12,402	12,509	12,797	12,944	12,898	12,973	12,966	12,974	12,956	12,962	12,980	12,988
2006q4	12,827	13,605	13,857	13,774	13,736	13,723	13,719	13,737	13,768	13,737	13,739	13,744
2007q1	11,930	12,380	12,429	12,432	12,474	12,525	12,538	12,539	12,534	12,525	12,527	12,526
2007q2	12,335	12,575	12,690	12,650	12,678	12,669	12,684	12,668	12,679	12,674	12,679	12,680
2007q3	12,408	12,979	13,176	13,181	13,094	13,106	13,123	13,139	13,161	13,153	13,158	13,157
2007q4	12,827	13,308	13,608	13,447	13,471	13,528	13,544	13,541	13,568	13,571	13,577	13,581
2008q1	11,707	11,971	12,197	12,177	12,170	12,111	12,129	12,130	12,143	12,138	12,145	12,152
2008q2	10,940	11,421	11,590	11,683	11,650	11,646	11,654	11,656	11,637	11,652	11,649	11,644
2008q3	10,570	11,129	11,400	11,364	11,317	11,331	11,339	11,334	11,399	11,404	11,433	
2008q4	12,634	13,401	13,594	13,876	13,914	13,799	13,828	13,823	13,825	13,823		
2009q1	11,691	12,139	12,353	12,306	12,215	12,241	12,243	12,218	12,239			
2009q2	11,881	12,352	12,433	12,455	12,402	12,373	12,376	12,384				
2009q3	11,625	12,008	12,042	12,030	12,033	12,039	12,021					
2009q4	12,692	13,108	13,342	13,352	13,326	13,344						
2010q1	11,225	11,317	11,386	11,422	11,374							
2010q2	11,560	12,040	12,142	12,093								
2010q3	12,462	12,585	12,776									
2010q4	12,809	12,992										
2011q1	11,332											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Property Damage Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	13,060	13,053	13,053	13,037	13,037	13,038	13,038	13,037	13,037	13,031	13,031	13,031
2004q2	13,535	13,535	13,535	13,536	13,534	13,534	13,534	13,534	13,534	13,534	13,534	13,534
2004q3	13,416	13,423	13,420	13,428	13,430	13,430	13,430	13,430	13,430	13,430	13,430	13,430
2004q4	14,317	14,325	14,326	14,326	14,326	14,332	14,331	14,331	14,331	14,331	14,331	14,331
2005q1	12,441	12,442	12,449	12,447	12,452	12,443	12,446	12,448	12,450	12,450	12,451	12,457
2005q2	13,744	13,744	13,745	13,744	13,741	13,738	13,738	13,736	13,742	13,742	13,739	13,739
2005q3	13,151	13,151	13,152	13,157	13,155	13,155	13,155	13,155	13,155	13,155	13,155	
2005q4	14,375	14,375	14,376	14,377	14,380	14,382	14,375	14,375	14,375	14,375		
2006q1	12,269	12,271	12,271	12,274	12,274	12,274	12,274	12,274	12,274			
2006q2	13,120	13,116	13,116	13,123	13,120	13,120	13,118	13,118				
2006q3	12,979	12,973	12,972	12,975	12,975	12,975	12,969					
2006q4	13,828	13,833	13,734	13,738	13,742	13,740						
2007q1	12,537	12,539	12,523	12,523	12,523							
2007q2	12,682	12,681	12,682	12,682								
2007q3	13,156	13,153	13,154									
2007q4	13,598	13,603										
2008q1	12,153											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Property Damage Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1										1.000	1.001	1.000
2004q2									1.000	1.001	0.999	1.000
2004q3								1.003	1.001	0.999	1.000	1.000
2004q4							1.000	1.006	1.000	1.000	1.000	0.999
2005q1						0.999	0.999	1.004	1.002	1.001	0.999	1.001
2005q2					1.006	1.004	1.000	1.001	1.002	0.999	1.000	1.000
2005q3				1.009	1.004	0.998	0.999	1.000	1.000	1.000	1.000	1.000
2005q4			1.012	1.012	1.007	0.998	1.001	1.001	1.004	1.001	1.000	1.001
2006q1		1.006	1.010	1.013	1.002	1.001	1.001	1.000	0.998	0.999	1.000	0.999
2006q2	1.008	1.022	1.008	0.998	1.004	0.998	1.000	1.001	1.000	1.000	1.000	1.002
2006q3	1.009	1.023	1.011	0.996	1.006	0.999	1.001	0.999	1.001	1.001	1.001	0.999
2006q4	1.061	1.019	0.994	0.997	0.999	1.000	1.001	1.002	0.998	1.000	1.000	1.006
2007q1	1.038	1.004	1.000	1.003	1.004	1.001	1.000	1.000	0.999	1.000	1.000	1.001
2007q2	1.020	1.009	0.997	1.002	0.999	1.001	0.999	1.001	1.000	1.000	1.000	1.000
2007q3	1.046	1.015	1.000	0.993	1.001	1.001	1.001	1.002	0.999	1.000	1.000	1.000
2007q4	1.037	1.023	0.988	1.002	1.004	1.001	1.000	1.002	1.000	1.000	1.000	1.001
2008q1	1.023	1.019	0.998	0.999	0.995	1.002	1.000	1.001	1.000	1.001	1.001	1.000
2008q2	1.044	1.015	1.008	0.997	1.000	1.001	1.000	0.998	1.001	1.000	1.000	
2008q3	1.053	1.024	0.997	0.996	1.001	1.001	1.000	1.006	1.000	1.003		
2008q4	1.061	1.014	1.021	1.003	0.992	1.002	1.000	1.000	1.000			
2009q1	1.038	1.018	0.996	0.993	1.002	1.000	0.998	1.002				
2009q2	1.040	1.007	1.002	0.996	0.998	1.000	1.001					
2009q3	1.033	1.003	0.999	1.000	1.000	0.999						
2009q4	1.033	1.018	1.001	0.998	1.001							
2010q1	1.008	1.006	1.003	0.996								
2010q2	1.042	1.008	0.996									
2010q3	1.010	1.015										
2010q4	1.014											
Avg 8	1.027	1.011	1.002	0.997	0.999	1.001	1.000	1.001	1.000	1.001	1.000	1.001
Avg 16	1.034	1.014	1.001	0.998	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001
Avg 16 ex HL	1.034	1.014	1.000	0.998	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 8	1.027	1.011	1.002	0.997	0.999	1.001	1.000	1.001	1.000	1.001	1.000	1.001
Wtd 16	1.034	1.014	1.001	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001
Selected	1.034	1.014	1.001	0.998	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001
Age:Ult	1.051	1.016	1.002	1.001	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Property Damage Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q3	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q4	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000		
2006q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006q2	1.000	1.000	1.001	1.000	1.000	1.000	1.000					
2006q3	1.000	1.000	1.000	1.000	1.000	1.000						
2006q4	1.000	0.993	1.000	1.000	1.000							
2007q1	1.000	0.999	1.000	1.000								
2007q2	1.000	1.000	1.000									
2007q3	1.000	1.000										
2007q4	1.000											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Wtd 8	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000



**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Property Damage Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										12,988	12,991	12,999
2004q2									13,518	13,517	13,520	13,523
2004q3								13,342	13,392	13,399	13,403	13,403
2004q4							14,140	14,211	14,288	14,297	14,303	14,307
2005q1						12,226	12,268	12,292	12,304	12,348	12,368	12,383
2005q2					13,474	13,580	13,626	13,670	13,682	13,700	13,703	13,712
2005q3				12,808	12,991	13,084	13,108	13,131	13,136	13,131	13,139	13,139
2005q4			13,328	13,822	14,018	14,150	14,198	14,231	14,261	14,329	14,339	14,356
2006q1		10,986	11,640	11,892	12,039	12,108	12,154	12,175	12,190	12,197	12,197	12,198
2006q2	8,243	11,614	12,305	12,687	12,825	12,932	13,012	13,017	13,037	13,047	13,061	13,061
2006q3	7,891	11,640	12,294	12,570	12,684	12,734	12,817	12,860	12,914	12,931	12,944	12,954
2006q4	8,101	12,342	12,946	13,299	13,408	13,465	13,574	13,630	13,670	13,682	13,701	13,711
2007q1	7,884	11,135	11,835	12,227	12,341	12,414	12,460	12,478	12,481	12,493	12,497	12,507
2007q2	8,270	11,624	12,177	12,466	12,577	12,623	12,654	12,657	12,663	12,666	12,668	12,674
2007q3	8,111	11,584	12,309	12,759	12,913	12,963	13,013	13,040	13,047	13,078	13,144	13,148
2007q4	7,668	12,105	12,960	13,230	13,361	13,430	13,450	13,476	13,504	13,509	13,516	13,520
2008q1	7,567	10,783	11,459	11,906	12,032	12,076	12,102	12,105	12,116	12,125	12,140	12,148
2008q2	7,233	10,416	10,993	11,337	11,437	11,508	11,546	11,551	11,566	11,593	11,632	11,640
2008q3	6,860	10,006	10,827	11,072	11,174	11,238	11,276	11,286	11,320	11,327	11,333	
2008q4	7,575	12,339	12,986	13,349	13,488	13,598	13,641	13,666	13,674	13,778		
2009q1	7,821	10,990	11,609	11,977	12,040	12,141	12,159	12,184	12,200			
2009q2	7,617	11,118	11,888	12,056	12,150	12,293	12,328	12,334				
2009q3	7,453	10,902	11,477	11,670	11,766	11,833	11,856					
2009q4	8,151	11,845	12,679	13,017	13,189	13,270						
2010q1	7,706	10,523	11,057	11,213	11,264							
2010q2	7,721	10,992	11,551	11,760								
2010q3	8,198	11,458	12,195									
2010q4	8,129	11,752										
2011q1	7,768											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Property Damage Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	13,002	13,003	13,003	13,007	13,007	13,007	13,007	13,007	13,007	13,007	13,007	13,007
2004q2	13,529	13,534	13,535	13,536	13,534	13,534	13,534	13,534	13,534	13,534	13,534	13,534
2004q3	13,409	13,416	13,417	13,428	13,430	13,430	13,430	13,430	13,430	13,430	13,430	13,430
2004q4	14,310	14,318	14,319	14,319	14,319	14,319	14,325	14,325	14,325	14,325	14,325	14,325
2005q1	12,394	12,395	12,397	12,404	12,408	12,417	12,420	12,422	12,442	12,441	12,442	12,448
2005q2	13,726	13,726	13,726	13,726	13,732	13,731	13,731	13,731	13,739	13,739	13,739	13,739
2005q3	13,148	13,148	13,149	13,149	13,155	13,155	13,155	13,155	13,155	13,155	13,155	13,155
2005q4	14,365	14,368	14,367	14,368	14,368	14,375	14,375	14,375	14,375	14,375		
2006q1	12,200	12,201	12,201	12,205	12,205	12,205	12,205	12,205	12,209			
2006q2	13,091	13,110	13,110	13,117	13,117	13,117	13,117	13,117				
2006q3	12,958	12,958	12,957	12,964	12,964	12,964	12,966					
2006q4	13,713	13,721	13,721	13,726	13,729	13,739						
2007q1	12,510	12,510	12,513	12,513	12,513							
2007q2	12,676	12,679	12,679	12,679								
2007q3	13,150	13,152	13,153									
2007q4	13,537	13,548										
2008q1	12,151											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Property Damage Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1										1.000	1.001	1.000
2004q2									1.000	1.000	1.000	1.000
2004q3								1.004	1.001	1.000	1.000	1.000
2004q4							1.005	1.005	1.001	1.000	1.000	1.000
2005q1						1.003	1.002	1.001	1.004	1.002	1.001	1.001
2005q2					1.008	1.003	1.003	1.001	1.001	1.000	1.001	1.001
2005q3				1.014	1.007	1.002	1.002	1.000	1.000	1.001	1.000	1.001
2005q4			1.037	1.014	1.009	1.003	1.002	1.002	1.005	1.001	1.001	1.001
2006q1		1.060	1.022	1.012	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000
2006q2	1.409	1.060	1.031	1.011	1.008	1.006	1.000	1.002	1.001	1.001	1.000	1.002
2006q3	1.475	1.056	1.022	1.009	1.004	1.007	1.003	1.004	1.001	1.001	1.001	1.000
2006q4	1.523	1.049	1.027	1.008	1.004	1.008	1.004	1.003	1.001	1.001	1.001	1.000
2007q1	1.412	1.063	1.033	1.009	1.006	1.004	1.001	1.000	1.001	1.000	1.001	1.000
2007q2	1.406	1.048	1.024	1.009	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000
2007q3	1.428	1.063	1.037	1.012	1.004	1.004	1.002	1.001	1.002	1.005	1.000	1.000
2007q4	1.579	1.071	1.021	1.010	1.005	1.002	1.002	1.002	1.000	1.001	1.000	1.001
2008q1	1.425	1.063	1.039	1.011	1.004	1.002	1.000	1.001	1.001	1.001	1.001	1.000
2008q2	1.440	1.055	1.031	1.009	1.006	1.003	1.000	1.001	1.002	1.003	1.001	
2008q3	1.458	1.082	1.023	1.009	1.006	1.003	1.001	1.003	1.001	1.001		
2008q4	1.629	1.052	1.028	1.010	1.008	1.003	1.002	1.001	1.008			
2009q1	1.405	1.056	1.032	1.005	1.008	1.001	1.002	1.001				
2009q2	1.460	1.069	1.014	1.008	1.012	1.003	1.000					
2009q3	1.463	1.053	1.017	1.008	1.006	1.002						
2009q4	1.453	1.070	1.027	1.013	1.006							
2010q1	1.366	1.051	1.014	1.005								
2010q2	1.424	1.051	1.018									
2010q3	1.398	1.064										
2010q4	1.446											
Avg 8	1.427	1.058	1.022	1.008	1.007	1.002	1.001	1.001	1.002	1.002	1.001	1.001
Avg 16	1.449	1.060	1.025	1.009	1.006	1.004	1.002	1.001	1.002	1.001	1.001	1.001
Avg 16 ex HL	1.443	1.059	1.025	1.009	1.006	1.003	1.001	1.001	1.001	1.001	1.000	1.000
Wtd 8	1.427	1.058	1.022	1.009	1.007	1.002	1.001	1.001	1.002	1.002	1.001	1.001
Wtd 16	1.449	1.060	1.025	1.009	1.006	1.004	1.002	1.001	1.002	1.001	1.001	1.001
Selected	1.445	1.060	1.025	1.009	1.006	1.004	1.002	1.002	1.002	1.001	1.001	1.001
Age:Ult	1.615	1.117	1.054	1.028	1.019	1.013	1.009	1.007	1.005	1.003	1.002	1.001

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Property Damage Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q3	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q4	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.001
2005q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006q2	1.001	1.000	1.001	1.000	1.000	1.000	1.000					
2006q3	1.000	1.000	1.001	1.000	1.000	1.000						
2006q4	1.001	1.000	1.000	1.000	1.001							
2007q1	1.000	1.000	1.000	1.000								
2007q2	1.000	1.000	1.000									
2007q3	1.000	1.000										
2007q4	1.001											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Property Damage Loss Development**

Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						52,977	52,975	52,989	52,990	52,979	52,979
2002					56,651	56,653	56,653	56,652	56,650	56,651	
2003				57,036	57,031	57,030	57,031	57,030	57,036		
2004			54,126	54,344	54,318	54,333	54,327	54,326			
2005		52,465	53,569	53,681	53,723	53,723	53,725				
2006	11,620	51,758	52,083	52,086	52,202	52,100					
2007	11,930	51,608	51,853	51,946	51,962						
2008	11,707	48,653	48,938	49,053							
2009	11,691	49,819	49,988								
2010	11,225	49,234									
2011	11,332										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	1.000	1.000	1.000	1.000	
2002					1.000	1.000	1.000	1.000	1.000		
2003				1.000	1.000	1.000	1.000	1.000			
2004			1.004	1.000	1.000	1.000	1.000				
2005		1.021	1.002	1.001	1.000	1.000					
2006	4.454	1.006	1.000	1.002	0.998						
2007	4.326	1.005	1.002	1.000							
2008	4.156	1.006	1.002								
2009	4.261	1.003									
2010	4.386										
Avg 3	4.268	1.005	1.001	1.001	0.999	1.000	1.000	1.000	1.000	1.000	
Avg 5	4.317	1.008	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	4.324	1.006	1.002	1.000	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	4.266	1.005	1.001	1.001	0.999	1.000	1.000	1.000	1.000	1.000	
Wtd 5	4.316	1.008	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	4.315	1.006	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	4.354	1.009	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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**Countrywide**  
**Property Damage Loss Development**

Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						52,931	52,950	52,964	52,965	52,979	52,979
2002					56,594	56,636	56,653	56,652	56,650	56,651	
2003				56,862	56,990	57,018	57,018	57,024	57,030		
2004			53,880	54,249	54,302	54,315	54,321	54,320			
2005		50,651	53,233	53,573	53,652	53,703	53,716				
2006	7,893	49,362	51,489	51,887	52,000	52,030					
2007	7,884	49,221	51,581	51,836	51,893						
2008	7,567	46,535	48,541	48,902							
2009	7,821	47,418	49,660								
2010	7,706	46,971									
2011	7,770										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	1.000	1.000	1.000	1.000	
2002					1.001	1.000	1.000	1.000	1.000		
2003				1.002	1.000	1.000	1.000	1.000			
2004			1.007	1.001	1.000	1.000	1.000				
2005		1.051	1.006	1.001	1.001	1.000					
2006	6.254	1.043	1.008	1.002	1.001						
2007	6.243	1.048	1.005	1.001							
2008	6.150	1.043	1.007								
2009	6.063	1.047									
2010	6.095										
Avg 3	6.103	1.046	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	
Avg 5	6.161	1.046	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	6.163	1.046	1.007	1.002	1.001	1.000	0.000	0.000	0.000	0.000	
Wtd 3	6.102	1.046	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	
Wtd 5	6.162	1.047	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	
Selected	6.150	1.047	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	6.504	1.058	1.010	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000

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**Countrywide**  
**Property Damage Loss Development**  
**(000)**

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	13,118	1.000	13,118	13,117	1.000	13,117	13,117	1.000	13,117	1.000	0	0
2006q3	12,969	1.000	12,969	12,966	1.000	12,966	12,968	1.000	12,968	1.000	0	0
2006q4	13,740	1.000	13,740	13,739	1.000	13,739	13,739	1.000	13,739	1.000	52,100	52,066
2007q1	12,523	1.000	12,523	12,513	1.000	12,514	12,519	1.000	12,525	1.000	52,350	52,349
2007q2	12,682	1.000	12,682	12,679	1.000	12,680	12,681	1.000	12,687	1.000	51,914	51,919
2007q3	13,154	1.000	13,154	13,153	1.000	13,153	13,153	1.000	13,160	1.000	52,098	52,111
2007q4	13,603	1.000	13,603	13,548	1.000	13,548	13,576	1.000	13,583	0.998	51,962	51,954
2008q1	12,153	1.000	12,153	12,151	1.000	12,152	12,152	1.001	12,162	1.001	51,591	51,592
2008q2	11,644	1.001	11,656	11,640	1.001	11,652	11,654	1.001	11,664	1.002	50,554	50,568
2008q3	11,433	1.001	11,444	11,333	1.002	11,356	11,400	1.001	11,410	0.998	48,833	48,819
2008q4	13,823	1.001	13,837	13,778	1.003	13,819	13,828	1.001	13,840	1.001	49,053	49,076
2009q1	12,239	1.001	12,251	12,200	1.005	12,261	12,256	1.001	12,273	1.003	49,139	49,186
2009q2	12,384	1.002	12,408	12,334	1.007	12,421	12,415	1.001	12,431	1.004	49,879	49,954
2009q3	12,021	1.002	12,045	11,856	1.009	11,963	12,004	1.001	12,020	1.000	50,467	50,564
2009q4	13,344	1.002	13,370	13,270	1.013	13,444	13,407	1.001	13,425	1.006	49,988	50,148
2010q1	11,374	1.003	11,409	11,264	1.019	11,480	11,444	1.003	11,476	1.009	49,123	49,352
2010q2	12,093	1.001	12,105	11,760	1.028	12,093	12,099	1.003	12,133	1.003	48,832	49,054
2010q3	12,776	1.002	12,801	12,195	1.054	12,854	12,828	1.003	12,864	1.007	49,586	49,898
2010q4	12,992	1.016	13,200	11,752	1.117	13,131	13,166	1.003	13,203	1.016	49,234	49,676
2011q1	11,332	1.051	11,905	7,768	1.615	12,541	12,223	4.085	49,934	4.407	49,192	88,134

**American National Property And Casualty Company**  
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**Countrywide**  
**Property Damage Loss Development**  
**(000)**

Accident Year Ending	Incurred L+ALAE (13)	Adjusted Ultimate L+ALAE (14)	Implied LDF (15)				
2006q4	52,100	52,066	0.9993				
2007q4	51,962	51,954	0.9999				
2008q4	49,053	49,076	1.0005				
2009q4	49,988	50,148	1.0032				
2010q4	49,234	49,676	1.0090				
Accident Year	Incurred L+ALAE (16)	Inc LDF (17)	Inc Ultimate L+ALAE (18)	Paid L+ALAE (19)	Paid LDF (20)	Paid Ultimate L+ALAE (21)	Selected Ultimate L+ALAE (22)
2007	51,962	1.000	51,962	51,893	1.001	51,947	51,954
2008	49,053	1.001	49,102	48,902	1.003	49,050	49,076
2009	49,988	1.003	50,138	49,660	1.010	50,159	50,148
2010	49,234	1.009	49,679	46,971	1.058	49,673	49,676
2011	11,332	4.354	49,338	7,770	6.504	50,531	49,934



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**Medical Payments Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										1,869	1,875	1,865
2004q2									1,942	1,926	1,916	1,911
2004q3								1,605	1,588	1,587	1,589	1,571
2004q4							1,817	1,810	1,760	1,750	1,747	1,732
2005q1						1,514	1,489	1,487	1,468	1,449	1,436	1,440
2005q2					1,836	1,824	1,810	1,817	1,786	1,767	1,757	1,754
2005q3				1,998	1,905	1,896	1,870	1,810	1,809	1,802	1,801	1,799
2005q4			1,789	1,788	1,813	1,819	1,818	1,793	1,775	1,765	1,757	1,751
2006q1		1,666	1,581	1,558	1,538	1,541	1,532	1,499	1,497	1,482	1,492	1,489
2006q2	2,336	2,054	1,947	1,955	1,977	1,962	1,937	1,931	1,917	1,872	1,898	1,899
2006q3	2,207	2,062	2,006	2,028	1,968	1,987	1,986	1,979	2,003	1,969	1,980	1,946
2006q4	2,274	2,108	2,062	1,980	1,914	1,864	1,861	1,827	1,820	1,809	1,815	1,807
2007q1	2,204	1,662	1,555	1,550	1,499	1,525	1,499	1,492	1,494	1,476	1,477	1,487
2007q2	2,179	1,973	1,858	1,735	1,672	1,660	1,650	1,645	1,642	1,634	1,655	1,657
2007q3	1,831	1,848	1,682	1,642	1,685	1,602	1,588	1,578	1,620	1,627	1,622	1,618
2007q4	1,997	1,828	1,734	1,714	1,755	1,715	1,702	1,684	1,646	1,646	1,640	1,632
2008q1	2,035	1,805	1,721	1,728	1,686	1,676	1,629	1,620	1,630	1,653	1,652	1,640
2008q2	1,861	1,602	1,557	1,629	1,608	1,607	1,583	1,578	1,573	1,557	1,552	1,556
2008q3	1,971	1,771	1,716	1,712	1,651	1,625	1,621	1,611	1,576	1,573	1,579	
2008q4	2,216	2,088	1,986	1,901	1,863	1,849	1,801	1,786	1,812	1,806		
2009q1	2,024	1,792	1,721	1,707	1,736	1,697	1,726	1,707	1,706			
2009q2	2,094	1,965	1,825	1,762	1,755	1,700	1,699	1,681				
2009q3	2,023	1,921	1,827	1,817	1,832	1,848	1,872					
2009q4	2,152	2,137	2,071	1,993	2,024	2,012						
2010q1	2,078	1,936	1,856	1,878	1,872							
2010q2	2,164	1,940	1,827	1,812								
2010q3	2,426	2,218	2,182									
2010q4	2,228	1,996										
2011q1	2,045											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	1,862	1,846	1,838	1,836	1,844	1,852	1,851	1,853	1,856	1,868	1,867	1,867
2004q2	1,901	1,902	1,905	1,900	1,900	1,897	1,897	1,893	1,894	1,899	1,899	1,899
2004q3	1,581	1,554	1,547	1,537	1,540	1,539	1,544	1,540	1,540	1,540	1,540	1,540
2004q4	1,724	1,730	1,733	1,736	1,727	1,717	1,719	1,719	1,716	1,716	1,716	1,718
2005q1	1,438	1,437	1,433	1,444	1,453	1,454	1,451	1,447	1,447	1,446	1,446	1,446
2005q2	1,744	1,742	1,735	1,738	1,735	1,740	1,744	1,743	1,740	1,740	1,744	1,742
2005q3	1,808	1,733	1,740	1,739	1,754	1,753	1,753	1,743	1,747	1,747	1,747	
2005q4	1,752	1,751	1,749	1,749	1,739	1,743	1,745	1,746	1,746	1,746		
2006q1	1,478	1,466	1,463	1,459	1,460	1,460	1,461	1,460	1,460			
2006q2	1,890	1,917	1,923	1,918	1,906	1,906	1,908	1,910				
2006q3	1,956	1,922	1,927	1,925	1,925	1,925	1,925					
2006q4	1,797	1,838	1,808	1,810	1,816	1,816						
2007q1	1,486	1,487	1,473	1,469	1,464							
2007q2	1,648	1,653	1,647	1,635								
2007q3	1,598	1,594	1,577									
2007q4	1,627	1,632										
2008q1	1,641											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									0.989	1.003	0.995	0.999
2004q2								1.006	0.991	0.995	0.997	0.995
2004q3							0.972	0.990	0.999	1.001	0.989	1.006
2004q4						1.003	0.996	0.973	0.995	0.998	0.991	0.996
2005q1					1.006	0.984	0.998	0.988	0.987	0.991	1.003	0.998
2005q2				0.986	0.993	0.993	1.004	0.983	0.989	0.994	0.998	0.994
2005q3			1.008	0.953	0.995	0.987	0.968	1.000	0.996	0.999	0.999	1.005
2005q4		0.986	0.999	1.014	1.004	0.999	0.986	0.990	0.994	0.995	0.997	1.000
2006q1	0.871	0.949	0.986	0.987	1.002	0.994	0.978	0.999	0.990	1.007	0.998	0.993
2006q2	0.879	0.948	1.004	1.011	0.992	0.987	0.997	0.993	0.977	1.014	1.000	0.995
2006q3	0.934	0.973	1.011	0.970	1.010	1.000	0.996	1.012	0.983	1.006	0.983	1.005
2006q4	0.927	0.978	0.960	0.967	0.974	0.999	0.981	0.996	0.994	1.003	0.996	0.995
2007q1	0.754	0.935	0.997	0.967	1.017	0.983	0.996	1.001	0.988	1.001	1.007	0.999
2007q2	0.905	0.942	0.934	0.964	0.992	0.994	0.997	0.998	0.995	1.013	1.001	0.995
2007q3	1.009	0.911	0.976	1.026	0.951	0.991	0.994	1.027	1.004	0.997	0.998	0.988
2007q4	0.915	0.949	0.989	1.024	0.977	0.993	0.989	0.978	1.000	0.996	0.995	0.997
2008q1	0.887	0.954	1.004	0.975	0.995	0.972	0.994	1.006	1.014	0.999	0.993	1.000
2008q2	0.861	0.972	1.046	0.987	1.000	0.985	0.997	0.997	0.990	0.996	1.003	
2008q3	0.899	0.969	0.998	0.965	0.984	0.997	0.994	0.979	0.998	1.004		
2008q4	0.942	0.951	0.958	0.980	0.993	0.974	0.992	1.014	0.997			
2009q1	0.886	0.960	0.992	1.017	0.977	1.017	0.989	0.999				
2009q2	0.938	0.929	0.966	0.996	0.969	1.000	0.989					
2009q3	0.950	0.951	0.994	1.008	1.009	1.013						
2009q4	0.993	0.969	0.962	1.015	0.994							
2010q1	0.932	0.959	1.012	0.996								
2010q2	0.896	0.942	0.992									
2010q3	0.914	0.983										
2010q4	0.896											
Avg 8	0.926	0.955	0.984	0.996	0.990	0.994	0.992	1.000	0.998	1.001	0.997	0.997
Avg 16	0.911	0.953	0.987	0.992	0.990	0.994	0.990	0.998	0.993	1.001	0.997	0.998
Avg 16 ex HL	0.915	0.954	0.987	0.991	0.990	0.993	0.991	0.998	0.993	1.001	0.997	0.998
Wtd 8	0.925	0.956	0.984	0.996	0.990	0.994	0.992	1.000	0.998	1.001	0.996	0.997
Wtd 16	0.910	0.954	0.986	0.992	0.990	0.994	0.990	0.998	0.993	1.001	0.997	0.998
Selected	0.910	0.955	0.990	0.990	0.990	0.994	0.994	0.998	0.998	0.998	0.998	0.998
Age:Ult	0.818	0.899	0.941	0.951	0.960	0.970	0.976	0.982	0.984	0.986	0.988	0.990

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**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Medical Payments Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	0.991	0.996	0.999	1.005	1.004	0.999	1.001	1.002	1.006	0.999	1.000	
2004q2	1.001	1.002	0.997	1.000	0.999	1.000	0.998	1.000	1.003	1.000	1.000	
2004q3	0.983	0.996	0.993	1.002	1.000	1.003	0.997	1.000	1.000	1.000	1.000	
2004q4	1.003	1.001	1.002	0.995	0.994	1.001	1.000	0.998	1.000	1.000	1.001	
2005q1	0.999	0.997	1.008	1.006	1.000	0.998	0.998	1.000	0.999	1.000	1.000	
2005q2	0.999	0.996	1.001	0.999	1.003	1.003	0.999	0.999	1.000	1.002	0.999	
2005q3	0.958	1.005	0.999	1.008	1.000	1.000	0.994	1.003	1.000	1.000		
2005q4	0.999	0.999	1.000	0.994	1.002	1.001	1.001	1.000	1.000			
2006q1	0.992	0.998	0.997	1.001	1.000	1.000	0.999	1.000				
2006q2	1.014	1.003	0.997	0.994	1.000	1.001	1.001					
2006q3	0.982	1.003	0.999	1.000	1.000	1.000						
2006q4	1.022	0.984	1.001	1.003	1.000							
2007q1	1.001	0.990	0.997	0.997								
2007q2	1.003	0.997	0.993									
2007q3	0.997	0.989										
2007q4	1.003											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.002	0.995	0.998	0.999	1.001	1.001	0.999	1.000	1.001	1.000	1.000	
Avg 16	0.997	0.997	0.999	1.000	1.000	1.001	0.999	1.000	0.000	0.000	0.000	
Avg 16 ex HL	0.998	0.997	0.999	1.000	1.000	1.001	0.999	1.000	0.000	0.000	0.000	
Wtd 8	1.002	0.996	0.998	0.999	1.001	1.001	0.999	1.000	1.001	1.000	1.000	
Wtd 16	0.997	0.997	0.999	1.000	1.000	1.001	0.999	1.000	0.000	0.000	0.000	
Selected	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	0.992	0.994	0.996	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Medical Payments Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										1,841	1,857	1,847
2004q2									1,906	1,884	1,890	1,889
2004q3								1,577	1,572	1,571	1,580	1,564
2004q4							1,752	1,752	1,721	1,719	1,728	1,713
2005q1						1,431	1,433	1,438	1,424	1,424	1,411	1,428
2005q2					1,742	1,749	1,743	1,726	1,737	1,728	1,744	1,749
2005q3				1,741	1,757	1,792	1,800	1,771	1,777	1,783	1,788	1,791
2005q4			1,488	1,645	1,721	1,756	1,767	1,770	1,758	1,755	1,751	1,746
2006q1		1,074	1,324	1,404	1,462	1,487	1,505	1,485	1,480	1,468	1,488	1,485
2006q2	473	1,249	1,578	1,750	1,782	1,835	1,846	1,851	1,870	1,847	1,859	1,872
2006q3	515	1,277	1,611	1,760	1,805	1,835	1,866	1,879	1,908	1,921	1,927	1,926
2006q4	413	1,341	1,635	1,766	1,745	1,769	1,787	1,796	1,789	1,784	1,808	1,802
2007q1	545	1,133	1,284	1,387	1,429	1,454	1,481	1,479	1,465	1,452	1,458	1,467
2007q2	502	1,222	1,485	1,597	1,633	1,640	1,634	1,631	1,629	1,630	1,646	1,648
2007q3	401	1,073	1,333	1,431	1,489	1,528	1,545	1,548	1,553	1,564	1,568	1,565
2007q4	422	1,226	1,535	1,578	1,671	1,663	1,664	1,649	1,624	1,626	1,621	1,615
2008q1	600	1,336	1,533	1,596	1,610	1,618	1,618	1,598	1,614	1,652	1,647	1,640
2008q2	507	1,164	1,328	1,451	1,464	1,478	1,429	1,466	1,471	1,481	1,489	1,503
2008q3	637	1,350	1,528	1,581	1,556	1,556	1,572	1,567	1,530	1,526	1,532	
2008q4	538	1,505	1,724	1,761	1,771	1,789	1,778	1,769	1,774	1,772		
2009q1	509	1,227	1,446	1,508	1,565	1,608	1,662	1,664	1,674			
2009q2	600	1,420	1,590	1,650	1,681	1,665	1,666	1,655				
2009q3	575	1,408	1,613	1,728	1,746	1,759	1,772					
2009q4	524	1,477	1,750	1,888	1,921	1,925						
2010q1	552	1,374	1,623	1,681	1,735							
2010q2	587	1,415	1,632	1,692								
2010q3	681	1,635	1,921									
2010q4	591	1,516										
2011q1	609											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Medical Payments Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	1,851	1,835	1,835	1,835	1,843	1,846	1,845	1,847	1,850	1,862	1,862	1,862
2004q2	1,879	1,887	1,891	1,891	1,891	1,887	1,887	1,888	1,889	1,890	1,892	1,894
2004q3	1,569	1,552	1,545	1,535	1,539	1,539	1,544	1,540	1,540	1,540	1,540	1,540
2004q4	1,712	1,718	1,721	1,721	1,714	1,716	1,718	1,718	1,716	1,716	1,716	1,716
2005q1	1,423	1,425	1,426	1,437	1,443	1,443	1,448	1,445	1,445	1,446	1,446	1,446
2005q2	1,743	1,741	1,734	1,735	1,734	1,740	1,744	1,743	1,740	1,740	1,744	1,742
2005q3	1,805	1,729	1,739	1,738	1,753	1,753	1,753	1,742	1,747	1,747	1,747	
2005q4	1,746	1,751	1,749	1,749	1,739	1,743	1,745	1,746	1,746	1,746		
2006q1	1,474	1,462	1,463	1,459	1,460	1,460	1,461	1,460	1,460			
2006q2	1,875	1,889	1,898	1,898	1,889	1,893	1,899	1,910				
2006q3	1,932	1,903	1,909	1,907	1,907	1,907	1,907					
2006q4	1,792	1,783	1,778	1,780	1,786	1,786						
2007q1	1,476	1,477	1,463	1,460	1,458							
2007q2	1,642	1,642	1,636	1,623								
2007q3	1,549	1,547	1,534									
2007q4	1,610	1,620										
2008q1	1,640											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Medical Payments Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									0.998	1.009	0.995	1.002
2004q2								1.013	0.989	1.003	1.000	0.995
2004q3							1.010	0.997	0.999	1.006	0.990	1.003
2004q4						0.996	1.000	0.983	0.998	1.005	0.991	0.999
2005q1					1.015	1.002	1.003	0.990	1.000	0.991	1.012	0.997
2005q2				1.030	1.004	0.997	0.990	1.006	0.995	1.009	1.003	0.997
2005q3			1.029	1.009	1.020	1.004	0.984	1.003	1.004	1.003	1.002	1.008
2005q4		1.247	1.106	1.046	1.020	1.007	1.002	0.993	0.998	0.998	0.997	1.000
2006q1	2.200	1.232	1.061	1.041	1.017	1.012	0.986	0.997	0.992	1.013	0.998	0.992
2006q2	2.640	1.263	1.109	1.018	1.030	1.006	1.002	1.010	0.988	1.007	1.007	1.002
2006q3	2.483	1.262	1.093	1.025	1.016	1.017	1.007	1.016	1.007	1.003	1.000	1.003
2006q4	3.245	1.219	1.080	0.988	1.014	1.010	1.005	0.996	0.997	1.013	0.997	0.995
2007q1	2.080	1.133	1.081	1.030	1.017	1.019	0.999	0.990	0.991	1.004	1.006	1.006
2007q2	2.435	1.215	1.075	1.023	1.004	0.997	0.998	0.998	1.001	1.010	1.001	0.996
2007q3	2.679	1.242	1.074	1.040	1.026	1.011	1.002	1.003	1.007	1.003	0.998	0.990
2007q4	2.907	1.252	1.028	1.059	0.995	1.001	0.991	0.985	1.001	0.997	0.996	0.997
2008q1	2.225	1.148	1.041	1.009	1.005	1.000	0.987	1.010	1.024	0.997	0.996	1.000
2008q2	2.295	1.140	1.093	1.009	1.009	0.967	1.026	1.003	1.007	1.005	1.009	
2008q3	2.119	1.132	1.034	0.984	1.000	1.011	0.996	0.976	0.998	1.004		
2008q4	2.797	1.145	1.022	1.005	1.010	0.994	0.995	1.003	0.999			
2009q1	2.410	1.178	1.043	1.038	1.027	1.034	1.001	1.006				
2009q2	2.365	1.120	1.038	1.019	0.990	1.000	0.994					
2009q3	2.450	1.146	1.071	1.010	1.007	1.008						
2009q4	2.817	1.185	1.079	1.017	1.002							
2010q1	2.491	1.181	1.036	1.032								
2010q2	2.412	1.153	1.037									
2010q3	2.402	1.175										
2010q4	2.567											
Avg 8	2.489	1.160	1.045	1.014	1.006	1.002	0.999	0.998	1.003	1.004	1.000	0.999
Avg 16	2.466	1.173	1.058	1.019	1.011	1.006	0.999	1.000	1.001	1.004	1.000	0.999
Avg 16 ex HL	2.462	1.171	1.058	1.019	1.011	1.007	0.998	1.000	1.000	1.004	1.000	0.999
Wtd 8	2.484	1.160	1.045	1.014	1.006	1.002	0.999	0.998	1.004	1.004	1.000	0.999
Wtd 16	2.449	1.171	1.057	1.019	1.010	1.006	0.998	1.000	1.000	1.004	1.000	0.999
Selected	2.455	1.170	1.055	1.020	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	3.141	1.279	1.093	1.036	1.016	1.006	1.001	1.001	1.001	1.001	1.001	1.001

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Medical Payments Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	0.991	1.000	1.000	1.005	1.002	0.999	1.001	1.002	1.006	1.000	1.000	
2004q2	1.004	1.002	1.000	1.000	0.998	1.000	1.001	1.000	1.001	1.001	1.001	
2004q3	0.989	0.996	0.993	1.003	1.000	1.003	0.997	1.000	1.000	1.000	1.000	
2004q4	1.004	1.001	1.000	0.996	1.001	1.001	1.000	0.998	1.000	1.000	1.000	
2005q1	1.001	1.000	1.008	1.004	1.000	1.004	0.998	1.000	1.001	1.000	1.000	
2005q2	0.999	0.996	1.001	0.999	1.003	1.003	0.999	0.999	1.000	1.002	0.999	
2005q3	0.958	1.006	0.999	1.009	1.000	1.000	0.994	1.003	1.000	1.000		
2005q4	1.002	0.999	1.000	0.994	1.002	1.001	1.001	1.000	1.000			
2006q1	0.992	1.000	0.997	1.001	1.000	1.000	0.999	1.000				
2006q2	1.008	1.005	1.000	0.995	1.002	1.003	1.006					
2006q3	0.985	1.003	0.999	1.000	1.000	1.000						
2006q4	0.995	0.997	1.001	1.003	1.000							
2007q1	1.001	0.990	0.998	0.999								
2007q2	1.000	0.996	0.992									
2007q3	0.999	0.992										
2007q4	1.006											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	0.998	0.998	0.998	1.000	1.001	1.002	0.999	1.000	1.001	1.000	1.000	
Avg 16	0.996	0.999	0.999	1.001	1.001	1.001	1.000	1.000	0.000	0.000	0.000	
Avg 16 ex HL	0.998	0.999	0.999	1.000	1.001	1.001	0.999	1.000	0.000	0.000	0.000	
Wtd 8	0.998	0.998	0.999	1.000	1.001	1.002	0.999	1.000	1.001	1.000	1.000	
Wtd 16	0.996	0.999	0.999	1.001	1.001	1.001	1.000	1.000	0.000	0.000	0.000	
Selected	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.001	1.001	1.001	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	



**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Medical Payments Loss Development**

Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						5,957	5,952	5,947	5,940	5,938	5,938
2002					6,644	6,642	6,714	6,744	6,706	6,704	
2003				7,290	7,413	7,394	7,382	7,369	7,368		
2004			7,282	7,113	7,021	7,010	7,021	7,012			
2005		7,164	6,975	6,757	6,682	6,686	6,681				
2006	1,912	7,607	7,278	7,167	7,143	7,111					
2007	2,204	6,743	6,442	6,411	6,308						
2008	2,035	7,118	6,678	6,582							
2009	2,024	7,462	7,271								
2010	2,078	7,862									
2011	2,045										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						0.999	0.999	0.999	1.000	1.000	
2002					1.000	1.011	1.004	0.994	1.000		
2003				1.017	0.997	0.998	0.998	1.000			
2004			0.977	0.987	0.998	1.002	0.999				
2005		0.974	0.969	0.989	1.001	0.999					
2006	3.979	0.957	0.985	0.997	0.996						
2007	3.060	0.955	0.995	0.984							
2008	3.498	0.938	0.986								
2009	3.688	0.974									
2010	3.784										
Avg 3	3.656	0.956	0.989	0.990	0.998	1.000	1.000	0.998	1.000	1.000	
Avg 5	3.688	0.960	0.982	0.995	0.998	1.002	1.000	0.998	1.000	1.000	
Avg 5 ex HL	3.784	0.962	0.982	0.991	0.998	1.000	0.000	0.000	0.000	0.000	
Wtd 3	0.000	0.956	0.988	0.990	0.998	1.000	1.000	0.998	1.000	1.000	
Wtd 5	3.656	0.960	0.982	0.995	0.998	1.002	1.000	0.998	1.000	1.000	
Selected	3.650	0.960	0.985	0.995	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Age:Ult	3.420	0.937	0.976	0.991	0.996	0.997	0.998	0.999	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Medical Payments Loss Development**

Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						5,934	5,929	5,925	5,927	5,925	5,925
2002					6,591	6,622	6,667	6,709	6,706	6,704	
2003				7,145	7,357	7,365	7,358	7,369	7,368		
2004			7,046	7,039	6,997	6,998	7,011	7,007			
2005		5,987	6,706	6,715	6,668	6,684	6,681				
2006	488	6,165	6,966	7,057	7,050	7,063					
2007	545	5,584	6,304	6,319	6,235						
2008	600	6,095	6,441	6,447							
2009	509	6,305	7,026								
2010	552	6,864									
2011	609										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						0.999	0.999	1.000	1.000	1.000	
2002					1.005	1.007	1.006	1.000	1.000		
2003				1.030	1.001	0.999	1.001	1.000			
2004			0.999	0.994	1.000	1.002	0.999				
2005		1.120	1.001	0.993	1.002	1.000					
2006	12.630	1.130	1.013	0.999	1.002						
2007	10.250	1.129	1.002	0.987							
2008	10.150	1.057	1.001								
2009	12.382	1.114									
2010	12.441										
Avg 3	11.658	1.100	1.005	0.993	1.001	1.000	1.002	1.000	1.000	1.000	
Avg 5	11.571	1.110	1.003	1.001	1.002	1.001	1.002	1.000	1.000	1.000	
Avg 5 ex HL	11.691	1.121	1.002	0.995	1.002	1.000	0.000	0.000	0.000	0.000	
Wtd 3	11.595	1.099	1.006	0.993	1.001	1.000	1.002	1.000	1.000	1.000	
Wtd 5	11.511	1.110	1.003	1.001	1.002	1.001	1.002	1.000	1.000	1.000	
Selected	11.675	1.115	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001
Age:Ult	13.105	1.123	1.007	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Medical Payments Loss Development**  
**(000)**

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	1,910	0.998	1,906	1,910	1.002	1,914	1,910	1.000	1,910	1.000	0	0
2006q3	1,925	0.998	1,921	1,907	1.002	1,911	1,916	1.000	1,916	0.995	0	0
2006q4	1,816	0.998	1,812	1,786	1.002	1,789	1,801	1.000	1,801	0.992	7,111	7,086
2007q1	1,464	0.998	1,461	1,458	1.002	1,461	1,461	1.001	1,462	0.999	7,115	7,089
2007q2	1,635	0.998	1,631	1,623	1.002	1,627	1,629	1.001	1,631	0.997	6,840	6,809
2007q3	1,577	0.996	1,570	1,534	1.001	1,535	1,553	1.001	1,554	0.986	6,492	6,448
2007q4	1,632	0.994	1,622	1,620	1.001	1,622	1,622	1.001	1,624	0.995	6,308	6,271
2008q1	1,641	0.992	1,627	1,640	1.001	1,642	1,634	1.003	1,639	0.999	6,485	6,448
2008q2	1,556	0.990	1,540	1,503	1.001	1,504	1,522	1.003	1,527	0.981	6,406	6,344
2008q3	1,579	0.988	1,560	1,532	1.001	1,533	1,546	1.003	1,551	0.982	6,408	6,341
2008q4	1,806	0.986	1,780	1,772	1.001	1,774	1,777	1.003	1,783	0.987	6,582	6,500
2009q1	1,706	0.984	1,679	1,674	1.001	1,675	1,677	1.001	1,679	0.984	6,647	6,540
2009q2	1,681	0.982	1,651	1,655	1.001	1,657	1,654	1.001	1,656	0.985	6,772	6,669
2009q3	1,872	0.976	1,827	1,772	1.001	1,774	1,801	1.001	1,803	0.963	7,065	6,921
2009q4	2,012	0.970	1,952	1,925	1.006	1,936	1,944	1.001	1,947	0.968	7,271	7,085
2010q1	1,872	0.960	1,798	1,735	1.016	1,763	1,780	1.010	1,798	0.961	7,436	7,204
2010q2	1,812	0.951	1,723	1,692	1.036	1,753	1,738	1.010	1,755	0.969	7,567	7,303
2010q3	2,182	0.941	2,054	1,921	1.093	2,101	2,077	1.010	2,098	0.961	7,877	7,597
2010q4	1,996	0.899	1,795	1,516	1.279	1,939	1,867	1.010	1,885	0.944	7,862	7,536
2011q1	2,045	0.818	1,673	609	3.141	1,913	1,793	4.177	7,488	3.662	8,035	13,226

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**Countrywide**  
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**(000)**

Accident Year Ending	Incurred L+ALAE (13)	Adjusted Ultimate L+ALAE (14)	Implied LDF (15)				
2006q4	7,111	7,086	0.9965				
2007q4	6,308	6,271	0.9941				
2008q4	6,582	6,500	0.9876				
2009q4	7,271	7,085	0.9745				
2010q4	7,862	7,536	0.9586				
Accident Year	Incurred L+ALAE (16)	Inc LDF (17)	Inc Ultimate L+ALAE (18)	Paid L+ALAE (19)	Paid LDF (20)	Paid Ultimate L+ALAE (21)	Selected Ultimate L+ALAE (22)
2007	6,308	0.996	6,283	6,235	1.004	6,259	6,271
2008	6,582	0.991	6,523	6,447	1.005	6,477	6,500
2009	7,271	0.976	7,097	7,026	1.007	7,074	7,085
2010	7,862	0.937	7,367	6,864	1.123	7,705	7,536
2011	2,045	3.420	6,995	609	13.105	7,981	7,488

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**Uninsured Motorist Bodily Injury Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										1,750	1,752	1,795
2004q2									2,251	2,231	2,344	2,390
2004q3								2,212	2,249	2,289	2,330	2,350
2004q4							1,942	1,940	1,998	2,268	2,122	2,162
2005q1						1,253	1,395	1,615	1,603	1,631	1,654	1,686
2005q2					1,834	1,878	2,013	2,090	2,218	2,221	3,833	3,833
2005q3				2,238	2,339	2,356	2,357	2,371	2,610	2,723	2,798	2,817
2005q4			1,561	1,646	1,637	1,694	1,701	1,905	1,920	1,958	1,964	1,994
2006q1		1,175	1,366	1,460	1,437	1,704	1,821	1,853	1,932	1,932	1,931	1,931
2006q2	751	1,058	1,141	1,309	1,563	1,569	1,573	1,726	1,833	1,843	2,008	2,076
2006q3	1,252	1,737	1,815	1,614	1,659	1,691	1,734	1,856	1,901	1,970	2,012	2,108
2006q4	1,031	1,009	1,101	1,313	1,362	1,446	1,450	1,501	1,605	1,607	1,607	1,606
2007q1	816	871	896	1,044	1,059	1,107	1,168	1,241	1,350	1,333	1,312	1,313
2007q2	711	1,403	1,468	1,688	1,737	1,775	1,835	1,836	1,897	1,931	1,967	1,989
2007q3	580	855	1,457	1,500	1,419	1,578	1,438	1,338	1,339	1,395	1,424	1,361
2007q4	1,113	1,694	1,747	1,799	1,746	1,814	1,845	1,866	1,822	1,844	1,857	1,889
2008q1	891	1,194	1,200	1,265	1,353	1,325	1,391	1,405	1,477	1,394	1,377	1,390
2008q2	705	842	1,023	983	1,009	983	993	1,038	928	1,225	1,168	1,191
2008q3	1,130	1,292	1,439	1,411	1,510	1,607	1,592	1,622	1,600	1,648	1,714	
2008q4	823	1,118	1,348	1,147	1,188	1,231	1,326	1,205	1,269	1,181		
2009q1	584	732	759	1,028	1,098	1,097	1,353	1,303	1,296			
2009q2	1,235	1,256	1,301	1,720	1,663	1,916	1,880	1,975				
2009q3	836	1,183	1,340	1,497	1,638	1,527	1,714					
2009q4	900	1,160	1,159	1,116	1,270	1,281						
2010q1	712	767	773	728	771							
2010q2	592	730	817	1,004								
2010q3	637	907	1,026									
2010q4	611	863										
2011q1	703											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	1,840	1,816	1,800	1,781	1,792	1,789	1,794	1,796	1,798	1,797	1,797	1,796
2004q2	2,382	2,384	2,425	2,427	2,430	2,390	2,420	2,429	2,400	2,405	2,406	2,409
2004q3	2,327	2,338	2,341	2,336	2,388	2,385	2,360	2,360	2,361	2,367	2,371	2,372
2004q4	2,285	2,278	2,272	2,320	2,311	2,311	2,311	2,311	2,311	2,311	2,311	2,311
2005q1	1,586	1,608	1,621	1,692	1,697	1,697	1,697	1,697	1,697	1,697	1,697	1,677
2005q2	3,850	3,891	3,959	3,972	3,970	4,007	4,018	4,031	4,032	4,036	4,046	4,047
2005q3	2,774	2,779	2,800	2,811	2,829	2,835	2,835	2,800	2,832	2,833	2,835	
2005q4	2,054	2,111	2,058	2,047	2,060	2,061	2,061	2,061	2,061	2,060		
2006q1	1,935	1,894	1,897	1,922	1,909	1,908	1,908	1,908	1,908			
2006q2	2,114	2,105	2,110	2,111	2,113	2,114	2,114	2,122				
2006q3	2,051	2,142	2,235	2,272	2,289	2,291	2,275					
2006q4	1,662	1,655	1,685	1,773	1,774	1,773						
2007q1	1,316	1,332	1,396	1,479	1,471							
2007q2	1,970	1,971	1,969	1,970								
2007q3	1,424	1,404	1,378									
2007q4	1,921	1,928										
2008q1	1,369											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									1.027	1.001	1.025	1.025
2004q2								1.011	0.991	1.050	1.020	0.997
2004q3							1.078	1.017	1.018	1.018	1.009	0.990
2004q4						1.042	0.999	1.030	1.135	0.936	1.019	1.057
2005q1					1.033	1.114	1.158	0.992	1.018	1.014	1.019	0.940
2005q2				1.088	1.024	1.072	1.038	1.061	1.001	1.726	1.000	1.004
2005q3			1.087	1.045	1.008	1.000	1.006	1.101	1.043	1.027	1.007	0.985
2005q4		1.025	1.054	0.995	1.035	1.004	1.120	1.008	1.020	1.003	1.016	1.030
2006q1	1.886	1.163	1.069	0.984	1.186	1.068	1.018	1.042	1.000	0.999	1.000	1.002
2006q2	1.408	1.079	1.147	1.194	1.004	1.003	1.097	1.062	1.005	1.090	1.034	1.018
2006q3	1.387	1.045	0.889	1.028	1.019	1.026	1.071	1.024	1.036	1.022	1.048	0.973
2006q4	0.978	1.091	1.192	1.037	1.062	1.002	1.036	1.069	1.001	1.000	1.000	1.035
2007q1	1.068	1.029	1.165	1.014	1.045	1.056	1.062	1.088	0.987	0.985	1.000	1.003
2007q2	1.974	1.046	1.150	1.029	1.022	1.034	1.000	1.033	1.018	1.019	1.011	0.991
2007q3	1.474	1.705	1.029	0.946	1.113	0.911	0.931	1.001	1.042	1.021	0.956	1.047
2007q4	1.521	1.032	1.030	0.971	1.039	1.017	1.011	0.977	1.012	1.008	1.017	1.017
2008q1	1.340	1.005	1.054	1.070	0.979	1.050	1.010	1.051	0.944	0.988	1.009	0.985
2008q2	1.195	1.214	0.961	1.026	0.974	1.011	1.045	0.894	1.320	0.953	1.020	
2008q3	1.143	1.114	0.980	1.070	1.064	0.991	1.019	0.986	1.030	1.040		
2008q4	1.359	1.206	0.851	1.035	1.036	1.078	0.909	1.053	0.930			
2009q1	1.253	1.038	1.354	1.068	0.999	1.234	0.963	0.994				
2009q2	1.017	1.035	1.322	0.967	1.152	0.981	1.050					
2009q3	1.415	1.133	1.117	1.094	0.932	1.122						
2009q4	1.289	0.999	0.962	1.138	1.009							
2010q1	1.077	1.008	0.942	1.059								
2010q2	1.234	1.119	1.229									
2010q3	1.423	1.132										
2010q4	1.413											
Avg 8	1.265	1.084	1.095	1.057	1.018	1.060	0.992	0.999	1.035	1.002	1.008	1.009
Avg 16	1.325	1.119	1.077	1.047	1.040	1.037	1.022	1.028	1.025	1.052	1.010	1.005
Avg 16 ex HL	1.300	1.086	1.073	1.043	1.037	1.032	1.023	1.032	1.011	1.012	1.011	1.005
Wtd 8	1.244	1.085	1.080	1.054	1.022	1.052	0.994	1.001	1.023	1.004	1.010	1.007
Wtd 16	1.310	1.108	1.062	1.042	1.041	1.031	1.023	1.032	1.019	1.063	1.011	1.004
Selected	1.315	1.110	1.070	1.055	1.040	1.035	1.025	1.025	1.020	1.020	1.010	1.007
Age:Ult	2.038	1.550	1.396	1.305	1.237	1.189	1.149	1.121	1.094	1.072	1.051	1.041

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	0.987	0.992	0.989	1.006	0.998	1.003	1.001	1.001	1.000	1.000	1.000	
2004q2	1.001	1.017	1.001	1.001	0.983	1.013	1.004	0.988	1.002	1.000	1.001	
2004q3	1.005	1.001	0.998	1.022	0.999	0.990	1.000	1.000	1.003	1.002	1.000	
2004q4	0.997	0.997	1.021	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q1	1.014	1.008	1.044	1.003	1.000	1.000	1.000	1.000	1.000	1.000	0.988	
2005q2	1.011	1.017	1.003	1.000	1.009	1.003	1.003	1.000	1.001	1.002	1.000	
2005q3	1.002	1.008	1.004	1.006	1.002	1.000	0.988	1.011	1.000	1.001		
2005q4	1.028	0.975	0.995	1.007	1.000	1.000	1.000	1.000	1.000			
2006q1	0.979	1.002	1.013	0.993	1.000	1.000	1.000	1.000				
2006q2	0.996	1.002	1.001	1.001	1.000	1.000	1.004					
2006q3	1.044	1.043	1.017	1.007	1.001	0.993						
2006q4	0.996	1.018	1.052	1.000	1.000							
2007q1	1.012	1.048	1.060	0.995								
2007q2	1.000	0.999	1.000									
2007q3	0.986	0.982										
2007q4	1.004											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.002	1.009	1.018	1.001	1.002	0.999	0.999	1.000	1.001	1.001	0.998	
Avg 16	1.004	1.007	1.014	1.003	0.999	1.000	1.000	1.000	0.000	0.000	0.000	
Avg 16 ex HL	1.003	1.007	1.012	1.002	1.000	1.000	1.001	1.000	0.000	0.000	0.000	
Wtd 8	1.003	1.008	1.015	1.002	1.002	1.000	0.999	1.000	1.001	1.001	0.999	
Wtd 16	1.004	1.008	1.011	1.003	1.000	1.000	1.000	1.000	0.000	0.000	0.000	
Selected	1.004	1.007	1.012	1.002	1.000	1.000	1.000	1.000	1.001	1.001	1.000	
Age:Ult	1.033	1.029	1.022	1.010	1.008	1.008	1.008	1.008	1.008	1.007	1.006	



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Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										1,510	1,551	1,624
2004q2									1,989	2,034	2,072	2,273
2004q3								1,263	1,500	1,974	2,015	2,140
2004q4							1,625	1,645	1,699	1,898	1,960	1,965
2005q1						760	873	895	979	987	994	1,048
2005q2					1,375	1,613	1,688	1,711	1,916	1,965	2,110	3,646
2005q3				1,358	1,587	1,653	1,974	1,984	2,191	2,218	2,532	2,550
2005q4			742	985	1,222	1,256	1,317	1,375	1,639	1,646	1,770	1,815
2006q1		252	399	557	672	1,103	1,521	1,664	1,855	1,862	1,861	1,861
2006q2	14	156	376	567	783	872	1,215	1,468	1,505	1,573	1,898	1,936
2006q3	14	284	679	786	857	1,077	1,319	1,480	1,505	1,509	1,520	1,525
2006q4	26	189	331	483	674	1,020	1,094	1,129	1,489	1,526	1,526	1,525
2007q1	19	62	269	531	578	717	905	1,091	1,114	1,148	1,152	1,153
2007q2	10	262	543	792	1,147	1,323	1,400	1,477	1,573	1,669	1,910	1,912
2007q3	10	192	398	814	1,002	1,076	1,096	1,138	1,151	1,154	1,164	1,251
2007q4	18	547	807	931	1,226	1,529	1,567	1,620	1,632	1,669	1,693	1,710
2008q1	28	280	583	744	1,067	1,120	1,176	1,229	1,275	1,285	1,292	1,311
2008q2	74	149	518	662	731	744	756	760	761	770	793	856
2008q3	57	420	756	1,025	1,186	1,263	1,318	1,408	1,438	1,511	1,542	
2008q4	32	217	508	723	783	875	999	1,123	1,134	1,171		
2009q1	7	82	272	346	556	570	683	1,028	1,133			
2009q2	68	168	444	762	834	1,539	1,573	1,664				
2009q3	36	269	444	598	665	785	1,109					
2009q4	11	466	557	696	849	957						
2010q1	25	99	232	337	481							
2010q2	34	117	209	314								
2010q3	22	205	362									
2010q4	37	104										
2011q1	14											

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Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	1,654	1,736	1,740	1,741	1,742	1,754	1,759	1,771	1,773	1,772	1,772	1,771
2004q2	2,290	2,304	2,310	2,312	2,315	2,335	2,340	2,349	2,320	2,325	2,406	2,334
2004q3	2,137	2,183	2,186	2,181	2,183	2,285	2,305	2,308	2,309	2,315	2,321	2,322
2004q4	2,100	2,103	2,122	2,120	2,311	2,311	2,311	2,311	2,311	2,311	2,311	2,311
2005q1	1,406	1,508	1,506	1,642	1,647	1,647	1,647	1,647	1,647	1,647	1,662	1,677
2005q2	3,698	3,704	3,772	3,785	3,833	3,862	3,943	3,981	3,982	3,986	4,046	4,047
2005q3	2,644	2,645	2,675	2,748	2,794	2,800	2,800	2,800	2,802	2,803	2,805	
2005q4	1,885	1,992	2,013	2,047	2,060	2,061	2,061	2,061	2,061	2,060		
2006q1	1,865	1,869	1,872	1,907	1,908	1,908	1,908	1,908	1,908			
2006q2	2,054	2,080	2,085	2,086	2,088	2,089	2,089	2,090				
2006q3	1,537	1,698	2,105	2,107	2,139	2,141	2,175					
2006q4	1,536	1,629	1,635	1,773	1,774	1,773						
2007q1	1,156	1,157	1,176	1,319	1,471							
2007q2	1,913	1,949	1,948	1,951								
2007q3	1,254	1,299	1,348									
2007q4	1,770	1,777										
2008q1	1,336											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Uninsured Motorist Bodily Injury Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									1.110	1.027	1.047	1.018
2004q2								1.242	1.023	1.018	1.097	1.008
2004q3							1.155	1.188	1.316	1.020	1.062	0.999
2004q4						1.236	1.012	1.033	1.117	1.033	1.002	1.069
2005q1					1.058	1.149	1.025	1.094	1.008	1.007	1.055	1.341
2005q2				1.152	1.173	1.046	1.014	1.119	1.026	1.074	1.727	1.014
2005q3			2.267	1.169	1.042	1.194	1.005	1.105	1.012	1.141	1.007	1.037
2005q4		3.482	1.329	1.240	1.028	1.048	1.044	1.191	1.005	1.075	1.026	1.038
2006q1	8.522	1.581	1.395	1.207	1.642	1.378	1.095	1.115	1.004	0.999	1.000	1.002
2006q2	11.432	2.406	1.507	1.381	1.114	1.392	1.208	1.025	1.045	1.207	1.020	1.061
2006q3	20.631	2.388	1.158	1.090	1.257	1.225	1.123	1.017	1.003	1.007	1.004	1.008
2006q4	7.287	1.747	1.458	1.396	1.513	1.072	1.032	1.319	1.025	1.000	1.000	1.007
2007q1	3.262	4.374	1.974	1.088	1.240	1.263	1.205	1.022	1.030	1.004	1.000	1.003
2007q2	26.066	2.068	1.458	1.449	1.154	1.058	1.055	1.065	1.061	1.144	1.001	1.000
2007q3	19.277	2.076	2.045	1.231	1.074	1.018	1.038	1.011	1.003	1.008	1.075	1.003
2007q4	30.204	1.477	1.153	1.317	1.247	1.025	1.034	1.008	1.023	1.014	1.010	1.035
2008q1	10.110	2.081	1.277	1.434	1.050	1.049	1.046	1.037	1.008	1.006	1.015	1.019
2008q2	2.023	3.468	1.279	1.103	1.017	1.016	1.006	1.001	1.012	1.029	1.080	
2008q3	7.402	1.802	1.356	1.157	1.065	1.044	1.068	1.021	1.051	1.021		
2008q4	6.790	2.336	1.424	1.082	1.118	1.141	1.125	1.010	1.032			
2009q1	11.530	3.324	1.270	1.608	1.024	1.200	1.504	1.103				
2009q2	2.454	2.647	1.715	1.095	1.844	1.022	1.058					
2009q3	7.394	1.652	1.346	1.113	1.180	1.413						
2009q4	42.830	1.196	1.248	1.220	1.127							
2010q1	3.938	2.353	1.451	1.429								
2010q2	3.462	1.785	1.504									
2010q3	9.167	1.771										
2010q4	2.819											
Avg 8	10.449	2.133	1.414	1.226	1.178	1.114	1.110	1.032	1.027	1.028	1.023	1.017
Avg 16	11.795	2.260	1.445	1.262	1.229	1.148	1.103	1.073	1.022	1.048	1.068	1.040
Avg 16 ex HL	10.277	2.185	1.423	1.250	1.200	1.138	1.081	1.061	1.020	1.040	1.025	1.022
Wtd 8	6.267	1.867	1.402	1.182	1.177	1.090	1.088	1.032	1.030	1.032	1.018	1.019
Wtd 16	7.455	1.943	1.396	1.243	1.218	1.129	1.087	1.075	1.022	1.054	1.077	1.032
Selected	8.000	2.000	1.425	1.250	1.210	1.135	1.090	1.075	1.030	1.050	1.070	1.030
Age:Ult	62.122	7.765	3.883	2.725	2.180	1.801	1.587	1.456	1.355	1.315	1.252	1.171

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
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**Countrywide**  
**Uninsured Motorist Bodily Injury Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.049	1.003	1.000	1.001	1.007	1.003	1.006	1.001	1.000	1.000	1.000	
2004q2	1.006	1.002	1.001	1.001	1.008	1.002	1.004	0.988	1.002	1.035	0.970	
2004q3	1.022	1.001	0.998	1.001	1.047	1.009	1.001	1.000	1.003	1.003	1.000	
2004q4	1.001	1.009	0.999	1.090	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q1	1.073	0.999	1.090	1.003	1.000	1.000	1.000	1.000	1.000	1.009	1.009	
2005q2	1.002	1.018	1.003	1.013	1.008	1.021	1.010	1.000	1.001	1.015	1.000	
2005q3	1.000	1.012	1.027	1.016	1.002	1.000	1.000	1.001	1.000	1.001		
2005q4	1.057	1.010	1.017	1.007	1.000	1.000	1.000	1.000	1.000			
2006q1	1.002	1.002	1.019	1.000	1.000	1.000	1.000	1.000				
2006q2	1.013	1.002	1.001	1.001	1.000	1.000	1.000					
2006q3	1.105	1.240	1.001	1.015	1.001	1.016						
2006q4	1.060	1.004	1.084	1.000	1.000							
2007q1	1.001	1.016	1.122	1.116								
2007q2	1.019	0.999	1.002									
2007q3	1.036	1.038										
2007q4	1.004											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.030	1.039	1.034	1.021	1.001	1.005	1.001	0.999	1.001	1.009	0.997	
Avg 16	1.028	1.024	1.026	1.020	1.006	1.005	1.002	0.999	0.000	0.000	0.000	
Avg 16 ex HL	1.025	1.009	1.020	1.013	1.003	1.003	1.001	1.000	0.000	0.000	0.000	
Wtd 8	1.028	1.037	1.028	1.017	1.002	1.006	1.002	0.999	1.001	1.009	0.996	
Wtd 16	1.024	1.021	1.020	1.018	1.006	1.006	1.003	0.999	0.000	0.000	0.000	
Selected	1.025	1.020	1.020	1.015	1.005	1.005	1.002	1.000	1.001	1.009	1.000	
Age:Ult	1.136	1.109	1.087	1.066	1.050	1.045	1.039	1.037	1.037	1.036	1.027	

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**Countrywide**  
**Uninsured Motorist Bodily Injury Loss Development**

Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						7,825	7,863	7,866	7,846	7,845	7,842
2002					8,594	8,638	8,609	8,646	8,624	8,643	
2003				9,343	9,337	9,640	9,428	9,530	9,480		
2004			7,846	8,827	8,837	8,897	8,887	8,928			
2005		6,479	7,743	10,174	10,580	10,624	10,620				
2006	623	5,569	6,838	7,629	7,911	8,078					
2007	816	5,898	6,437	6,572	6,748						
2008	891	4,893	5,337	5,455							
2009	584	5,318	6,266								
2010	712	3,665									
2011	703										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.005	1.000	0.998	1.000	1.000	
2002					1.005	0.997	1.004	0.997	1.002		
2003				0.999	1.033	0.978	1.011	0.995			
2004			1.125	1.001	1.007	0.999	1.005				
2005		1.195	1.314	1.040	1.004	1.000					
2006	8.941	1.228	1.116	1.037	1.021						
2007	7.231	1.091	1.021	1.027							
2008	5.489	1.091	1.022								
2009	9.105	1.178									
2010	5.144										
Avg 3	6.579	1.120	1.053	1.034	1.011	0.992	1.007	0.997	1.001	1.000	
Avg 5	7.182	1.157	1.120	1.021	1.014	0.996	1.005	0.997	1.001	1.000	
Avg 5 ex HL	7.220	1.155	1.088	1.022	1.011	0.998	0.000	0.000	0.000	0.000	
Wtd 3	6.342	1.120	1.056	1.035	1.010	0.992	1.007	0.996	1.001	1.000	
Wtd 5	6.988	1.159	1.130	1.020	1.014	0.995	1.005	0.996	1.001	1.000	
Selected	7.000	1.155	1.090	1.030	1.014	1.000	1.005	1.000	1.001	1.000	1.000
Age:Ult	9.259	1.323	1.145	1.051	1.020	1.006	1.006	1.001	1.001	1.000	1.000

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Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						7,673	7,810	7,836	7,846	7,845	7,842
2002					8,156	8,369	8,442	8,571	8,624	8,633	
2003				8,082	8,663	9,225	9,158	9,430	9,480		
2004			5,369	7,840	8,342	8,737	8,737	8,928			
2005		2,723	5,921	9,229	10,099	10,489	10,590				
2006	30	2,107	5,661	6,846	7,729	7,945					
2007	19	2,314	5,216	5,901	6,548						
2008	28	2,703	4,229	4,905							
2009	7	2,228	4,863								
2010	25	1,262									
2011	14										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.018	1.003	1.001	1.000	1.000	
2002					1.026	1.009	1.015	1.006	1.001		
2003				1.072	1.065	0.993	1.030	1.005			
2004			1.460	1.064	1.047	1.000	1.022				
2005		2.174	1.559	1.094	1.039	1.010					
2006	71.140	2.687	1.209	1.129	1.028						
2007	122.643	2.254	1.131	1.110							
2008	97.547	1.565	1.160								
2009	313.419	2.183									
2010	50.342										
Avg 3	153.769	2.000	1.167	1.111	1.038	1.001	1.022	1.004	1.000	1.000	
Avg 5	131.018	2.172	1.304	1.094	1.041	1.006	1.018	1.004	1.000	1.000	
Avg 5 ex HL	97.110	2.203	1.276	1.092	1.038	1.006	0.000	0.000	0.000	0.000	
Wtd 3	103.417	1.975	1.169	1.109	1.038	1.001	1.023	1.004	1.000	1.000	
Wtd 5	97.944	2.144	1.315	1.092	1.041	1.005	1.018	1.004	1.000	1.000	
Selected	98.000	2.175	1.280	1.100	1.040	1.005	1.020	1.005	1.000	1.000	1.001
Age:Ult	321.785	3.284	1.510	1.179	1.072	1.031	1.026	1.006	1.001	1.001	1.001

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**Countrywide**  
**Uninsured Motorist Bodily Injury Loss Development**  
**(000)**

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	2,122	1.008	2,139	2,090	1.037	2,168	2,153	0.995	2,142	1.009	0	0
2006q3	2,275	1.008	2,293	2,175	1.039	2,261	2,277	0.995	2,264	0.995	0	0
2006q4	1,773	1.008	1,787	1,773	1.045	1,852	1,820	0.995	1,810	1.021	8,078	8,159
2007q1	1,471	1.008	1,483	1,471	1.050	1,545	1,514	0.998	1,512	1.027	7,641	7,728
2007q2	1,970	1.010	1,990	1,951	1.066	2,079	2,035	0.998	2,031	1.031	7,489	7,617
2007q3	1,378	1.022	1,409	1,348	1.087	1,465	1,437	0.998	1,435	1.041	6,592	6,788
2007q4	1,928	1.029	1,985	1,777	1.109	1,970	1,977	0.998	1,974	1.024	6,748	6,952
2008q1	1,369	1.033	1,415	1,336	1.136	1,518	1,466	0.983	1,442	1.053	6,645	6,882
2008q2	1,191	1.041	1,240	856	1.171	1,003	1,121	0.983	1,102	0.925	5,867	5,953
2008q3	1,714	1.051	1,802	1,542	1.252	1,931	1,866	0.983	1,835	1.071	6,203	6,354
2008q4	1,181	1.072	1,266	1,171	1.315	1,539	1,402	0.983	1,379	1.168	5,455	5,758
2009q1	1,296	1.094	1,417	1,133	1.355	1,535	1,476	0.997	1,471	1.136	5,382	5,788
2009q2	1,975	1.121	2,214	1,664	1.456	2,423	2,318	0.997	2,311	1.170	6,165	6,996
2009q3	1,714	1.149	1,969	1,109	1.587	1,760	1,864	0.997	1,858	1.084	6,165	7,019
2009q4	1,281	1.189	1,524	957	1.801	1,723	1,623	0.997	1,618	1.263	6,266	7,258
2010q1	771	1.237	954	481	2.180	1,049	1,001	0.982	984	1.276	5,741	6,771
2010q2	1,004	1.305	1,310	314	2.725	856	1,083	0.982	1,064	1.059	4,771	5,524
2010q3	1,026	1.396	1,433	362	3.883	1,407	1,420	0.982	1,395	1.359	4,083	5,061
2010q4	863	1.550	1,337	104	7.765	806	1,072	0.982	1,053	1.220	3,665	4,495
2011q1	703	2.038	1,433	14	62.122	886	1,160	4.787	5,551	7.893	3,597	9,062

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**(000)**

Accident Year Ending	Incurred L+ALAE (13)	Adjusted Ultimate L+ALAE (14)	Implied LDF (15)				
2006q4	8,078	8,159	1.0100				
2007q4	6,748	6,952	1.0303				
2008q4	5,455	5,758	1.0556				
2009q4	6,266	7,258	1.1584				
2010q4	3,665	4,495	1.2266				
Accident Year	Incurred L+ALAE (16)	Inc LDF (17)	Inc Ultimate L+ALAE (18)	Paid L+ALAE (19)	Paid LDF (20)	Paid Ultimate L+ALAE (21)	Selected Ultimate L+ALAE (22)
2007	6,748	1.020	6,883	6,548	1.072	7,021	6,952
2008	5,455	1.051	5,732	4,905	1.179	5,785	5,758
2009	6,266	1.145	7,176	4,863	1.510	7,341	7,258
2010	3,665	1.323	4,847	1,262	3.284	4,143	4,495
2011	703	9.259	6,512	14	321.785	4,590	5,551



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**Countrywide**  
**Underinsured Motorist Bodily Injury Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										2,695	2,699	2,938
2004q2									3,634	3,697	3,961	4,533
2004q3								2,355	2,440	2,576	3,043	3,170
2004q4							2,922	3,216	3,551	3,631	3,822	3,850
2005q1						1,763	1,934	2,074	2,284	2,337	2,411	2,570
2005q2					2,462	2,578	2,713	2,950	3,182	3,195	3,213	3,343
2005q3				2,866	3,271	3,550	3,769	4,415	4,558	4,764	4,768	4,906
2005q4			992	1,587	1,995	2,108	2,358	2,554	2,591	2,618	2,671	2,675
2006q1		1,689	2,090	2,315	2,801	2,938	3,156	3,369	3,608	3,707	4,017	4,197
2006q2	956	1,429	2,269	2,439	3,159	3,486	3,791	4,125	4,415	4,494	4,836	4,946
2006q3	806	1,210	1,470	1,867	2,726	2,944	3,062	3,396	3,638	4,133	4,153	4,340
2006q4	1,207	2,317	3,053	3,088	3,377	3,548	3,822	4,074	4,480	5,126	5,227	5,258
2007q1	880	1,454	1,750	2,035	2,472	2,765	2,963	2,924	3,593	3,756	3,794	3,845
2007q2	955	1,559	2,330	2,808	3,079	3,107	3,394	3,762	4,197	4,322	4,678	4,892
2007q3	1,345	1,653	1,868	2,085	2,443	2,711	3,203	3,795	4,079	4,232	4,308	4,487
2007q4	771	1,420	1,880	2,445	3,059	3,153	3,364	3,469	3,714	4,154	4,178	4,199
2008q1	442	1,212	1,552	1,994	2,215	2,520	2,735	2,847	3,230	3,256	3,470	3,528
2008q2	649	1,416	1,393	2,210	2,704	3,056	3,126	3,372	3,569	3,713	3,881	3,971
2008q3	1,697	3,308	3,928	4,286	4,958	5,139	5,452	5,916	6,022	6,187	6,196	
2008q4	1,295	1,579	2,137	2,615	2,917	3,206	3,379	3,777	4,190	4,090		
2009q1	798	1,018	1,204	1,512	1,952	2,023	2,101	2,264	2,624			
2009q2	999	1,754	2,127	2,363	2,479	2,914	3,038	3,171				
2009q3	1,077	1,616	1,897	2,201	2,395	2,640	2,928					
2009q4	2,758	3,178	3,649	3,920	4,360	4,509						
2010q1	411	966	1,475	2,124	2,642							
2010q2	506	1,045	1,791	1,870								
2010q3	1,343	2,230	3,054									
2010q4	1,196	1,470										
2011q1	876											

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**Underinsured Motorist Bodily Injury Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	2,934	2,996	3,037	2,976	3,096	3,508	3,555	3,586	3,616	3,674	3,668	3,676
2004q2	4,530	4,479	4,454	4,502	4,559	4,584	4,592	4,609	4,612	4,612	4,613	4,586
2004q3	3,339	3,349	3,433	3,520	3,555	3,560	3,708	3,721	3,728	3,762	3,771	3,783
2004q4	3,781	3,854	3,960	3,949	3,984	4,027	4,050	4,283	4,301	4,314	4,314	4,317
2005q1	2,663	2,703	2,675	2,723	2,814	2,820	2,814	2,828	2,840	2,827	2,818	2,819
2005q2	3,318	3,303	3,499	3,495	3,444	3,452	3,474	3,479	3,684	3,613	3,613	3,615
2005q3	4,913	4,767	4,843	4,695	4,793	4,824	4,840	4,852	4,897	4,949	4,958	
2005q4	2,635	2,653	2,797	2,765	2,875	3,235	3,342	3,352	3,336	3,341		
2006q1	4,349	4,310	4,432	4,800	4,679	4,733	4,756	4,617	4,632			
2006q2	5,088	5,191	5,294	5,311	5,344	5,184	5,183	5,138				
2006q3	4,493	4,603	4,778	4,651	4,658	4,704	4,690					
2006q4	5,279	5,413	5,581	5,580	5,753	5,762						
2007q1	4,409	4,698	4,718	4,705	4,679							
2007q2	4,892	4,975	5,013	5,040								
2007q3	4,518	4,774	4,916									
2007q4	4,183	4,267										
2008q1	3,486											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Underinsured Motorist Bodily Injury Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									1.105	1.002	1.088	0.999
2004q2								1.179	1.017	1.072	1.144	0.999
2004q3							1.029	1.036	1.055	1.181	1.042	1.053
2004q4						1.052	1.101	1.104	1.022	1.053	1.007	0.982
2005q1					1.563	1.097	1.072	1.101	1.023	1.032	1.066	1.036
2005q2				1.324	1.047	1.053	1.087	1.079	1.004	1.006	1.040	0.993
2005q3			1.246	1.141	1.085	1.062	1.171	1.033	1.045	1.001	1.029	1.001
2005q4		1.231	1.599	1.257	1.056	1.119	1.083	1.014	1.011	1.020	1.001	0.985
2006q1	1.738	1.238	1.108	1.210	1.049	1.074	1.068	1.071	1.027	1.084	1.045	1.036
2006q2	1.495	1.588	1.075	1.295	1.104	1.087	1.088	1.070	1.018	1.076	1.023	1.029
2006q3	1.501	1.215	1.270	1.460	1.080	1.040	1.109	1.071	1.136	1.005	1.045	1.035
2006q4	1.919	1.318	1.011	1.094	1.051	1.077	1.066	1.100	1.144	1.020	1.006	1.004
2007q1	1.653	1.203	1.163	1.215	1.119	1.071	0.987	1.229	1.045	1.010	1.013	1.147
2007q2	1.633	1.494	1.205	1.096	1.009	1.092	1.108	1.116	1.030	1.083	1.046	1.000
2007q3	1.228	1.130	1.116	1.172	1.110	1.181	1.185	1.075	1.037	1.018	1.042	1.007
2007q4	1.843	1.324	1.300	1.251	1.031	1.067	1.031	1.070	1.119	1.006	1.005	0.996
2008q1	2.746	1.280	1.285	1.111	1.138	1.085	1.041	1.135	1.008	1.066	1.017	0.988
2008q2	2.182	0.984	1.586	1.224	1.130	1.023	1.079	1.058	1.040	1.045	1.023	
2008q3	1.950	1.187	1.091	1.157	1.037	1.061	1.085	1.018	1.027	1.001		
2008q4	1.219	1.354	1.223	1.116	1.099	1.054	1.118	1.109	0.976			
2009q1	1.276	1.182	1.256	1.291	1.036	1.038	1.078	1.159				
2009q2	1.755	1.213	1.111	1.049	1.176	1.043	1.044					
2009q3	1.501	1.174	1.160	1.088	1.102	1.109						
2009q4	1.152	1.148	1.074	1.112	1.034							
2010q1	2.350	1.527	1.440	1.244								
2010q2	2.065	1.714	1.044									
2010q3	1.660	1.369										
2010q4	1.230											
Avg 8	1.624	1.335	1.175	1.160	1.094	1.060	1.082	1.093	1.035	1.031	1.025	1.026
Avg 16	1.715	1.288	1.209	1.186	1.081	1.076	1.084	1.088	1.043	1.033	1.028	1.018
Avg 16 ex HL	1.682	1.279	1.196	1.176	1.080	1.073	1.083	1.083	1.041	1.031	1.027	1.012
Wtd 8	1.461	1.295	1.147	1.150	1.085	1.060	1.084	1.083	1.034	1.028	1.025	1.024
Wtd 16	1.570	1.266	1.177	1.174	1.076	1.075	1.086	1.082	1.045	1.031	1.027	1.018
Selected	1.680	1.275	1.180	1.175	1.085	1.085	1.085	1.085	1.040	1.030	1.025	1.020
Age:Ult	5.263	3.133	2.457	2.082	1.772	1.633	1.505	1.388	1.279	1.230	1.194	1.165

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Underinsured Motorist Bodily Injury Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.021	1.014	0.980	1.040	1.133	1.013	1.009	1.008	1.016	0.998	1.002	
2004q2	0.989	0.994	1.011	1.013	1.005	1.002	1.004	1.001	1.000	1.000	0.994	
2004q3	1.003	1.025	1.025	1.010	1.001	1.042	1.004	1.002	1.009	1.003	1.003	
2004q4	1.019	1.027	0.997	1.009	1.011	1.006	1.058	1.004	1.003	1.000	1.001	
2005q1	1.015	0.989	1.018	1.033	1.002	0.998	1.005	1.004	0.995	0.997	1.000	
2005q2	0.995	1.059	0.999	0.985	1.002	1.006	1.001	1.059	0.981	1.000	1.000	
2005q3	0.970	1.016	0.970	1.021	1.006	1.003	1.002	1.009	1.011	1.002		
2005q4	1.007	1.054	0.989	1.040	1.125	1.033	1.003	0.995	1.001			
2006q1	0.991	1.028	1.083	0.975	1.012	1.005	0.971	1.003				
2006q2	1.020	1.020	1.003	1.006	0.970	1.000	0.991					
2006q3	1.024	1.038	0.973	1.002	1.010	0.997						
2006q4	1.025	1.031	1.000	1.031	1.002							
2007q1	1.066	1.004	0.997	0.995								
2007q2	1.017	1.008	1.005									
2007q3	1.057	1.030										
2007q4	1.020											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.028	1.027	1.002	1.007	1.016	1.006	1.004	1.010	1.002	1.000	1.000	
Avg 16	1.015	1.023	1.004	1.012	1.023	1.010	1.005	1.010	0.000	0.000	0.000	
Avg 16 ex HL	1.015	1.022	1.000	1.013	1.018	1.007	1.002	1.005	0.000	0.000	0.000	
Wtd 8	1.027	1.025	1.002	1.006	1.010	1.005	1.003	1.009	1.003	1.000	1.000	
Wtd 16	1.015	1.022	1.003	1.010	1.017	1.008	1.004	1.009	0.000	0.000	0.000	
Selected	1.020	1.020	1.010	1.010	1.010	1.010	1.010	1.010	1.005	1.000	1.000	
Age:Ult	1.142	1.119	1.098	1.087	1.076	1.065	1.055	1.044	1.034	1.029	1.029	

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Underinsured Motorist Bodily Injury Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										1,682	1,869	2,065
2004q2									1,954	2,268	2,644	3,654
2004q3								1,613	1,724	1,827	2,522	2,649
2004q4							2,258	2,504	2,671	2,891	3,071	3,259
2005q1						947	1,193	1,393	1,474	1,692	1,731	2,040
2005q2					1,162	1,617	1,836	1,966	2,613	2,759	2,857	2,985
2005q3				661	1,293	1,752	2,225	2,966	3,335	3,700	3,788	4,204
2005q4			476	866	1,004	1,566	1,896	2,077	2,263	2,304	2,387	2,413
2006q1		380	829	1,273	1,485	1,588	2,148	2,300	2,358	2,689	3,108	3,342
2006q2	2	353	713	990	1,193	2,207	2,763	3,129	3,330	3,595	4,087	4,176
2006q3	52	330	709	1,228	1,766	1,850	2,221	2,591	2,724	2,804	2,960	3,656
2006q4	11	198	561	1,057	1,726	1,894	2,128	2,571	3,271	3,557	4,262	4,325
2007q1	101	769	906	1,269	1,574	1,938	2,162	2,223	2,406	2,454	2,626	2,859
2007q2	32	349	1,109	1,610	2,189	2,345	2,532	2,885	3,474	3,694	3,808	3,978
2007q3	6	960	1,108	1,255	1,502	1,905	2,315	2,799	2,989	3,289	3,378	3,477
2007q4	101	414	893	1,441	1,630	1,807	2,243	2,628	2,905	3,140	3,179	3,330
2008q1	0	36	1,161	1,346	1,479	1,878	2,163	2,372	2,710	2,737	2,922	2,967
2008q2	50	77	596	812	1,228	1,657	1,759	2,126	2,642	2,753	3,092	3,163
2008q3	201	830	2,162	2,753	3,234	3,693	4,174	4,670	5,136	5,390	5,463	
2008q4	1	163	681	1,241	1,387	1,716	2,208	2,283	2,758	3,006		
2009q1	1	154	478	850	1,082	1,562	1,613	1,751	1,890			
2009q2	0	502	760	1,327	1,579	1,857	2,141	2,684				
2009q3	0	1	325	746	1,061	1,185	1,577					
2009q4	277	288	972	1,153	2,767	2,927						
2010q1	16	341	914	1,238	1,450							
2010q2	2	8	139	600								
2010q3	253	726	1,008									
2010q4	152	241										
2011q1	6											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Underinsured Motorist Bodily Injury Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	2,170	2,283	2,338	2,302	2,326	3,013	3,177	3,193	3,488	3,496	3,523	3,531
2004q2	4,037	4,047	4,149	4,197	4,354	4,415	4,436	4,464	4,467	4,542	4,543	4,544
2004q3	2,848	3,080	3,163	3,340	3,384	3,395	3,413	3,491	3,498	3,507	3,616	3,628
2004q4	3,380	3,463	3,481	3,510	3,809	3,863	3,923	4,188	4,251	4,264	4,264	4,267
2005q1	2,416	2,452	2,559	2,597	2,644	2,705	2,749	2,776	2,785	2,792	2,818	2,819
2005q2	2,995	3,146	3,277	3,365	3,389	3,392	3,404	3,409	3,414	3,598	3,613	3,614
2005q3	4,308	4,430	4,461	4,493	4,548	4,581	4,588	4,599	4,692	4,754	4,763	
2005q4	2,430	2,472	2,481	2,584	2,590	3,100	3,217	3,297	3,311	3,316		
2006q1	3,772	3,927	3,970	4,280	4,319	4,534	4,543	4,549	4,563			
2006q2	4,308	4,425	4,773	4,875	4,916	4,981	4,990	5,105				
2006q3	3,681	3,745	4,096	4,152	4,174	4,196	4,229					
2006q4	4,435	4,683	4,889	4,925	5,078	5,092						
2007q1	3,140	3,839	3,879	4,090	4,516							
2007q2	4,203	4,492	4,558	4,585								
2007q3	3,628	3,854	4,211									
2007q4	3,675	3,835										
2008q1	3,038											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Underinsured Motorist Bodily Injury Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									1.049	1.111	1.105	1.051
2004q2								1.045	1.161	1.166	1.382	1.105
2004q3							1.187	1.069	1.060	1.380	1.050	1.075
2004q4						1.261	1.109	1.067	1.083	1.062	1.061	1.037
2005q1					2.692	1.261	1.167	1.058	1.148	1.023	1.179	1.184
2005q2				2.072	1.391	1.135	1.071	1.329	1.056	1.036	1.045	1.003
2005q3			2.096	1.957	1.355	1.270	1.333	1.125	1.109	1.024	1.110	1.025
2005q4		2.077	1.821	1.159	1.560	1.210	1.096	1.090	1.018	1.036	1.011	1.007
2006q1	583.372	2.183	1.535	1.167	1.069	1.353	1.071	1.025	1.140	1.156	1.075	1.129
2006q2	219.244	2.018	1.387	1.206	1.849	1.252	1.133	1.064	1.080	1.137	1.022	1.032
2006q3	6.393	2.149	1.731	1.439	1.047	1.201	1.167	1.051	1.030	1.055	1.235	1.007
2006q4	17.290	2.842	1.883	1.633	1.097	1.124	1.208	1.272	1.087	1.198	1.015	1.025
2007q1	7.618	1.178	1.400	1.241	1.231	1.116	1.028	1.082	1.020	1.070	1.089	1.098
2007q2	10.855	3.180	1.452	1.359	1.071	1.080	1.140	1.204	1.063	1.031	1.045	1.056
2007q3	166.062	1.155	1.132	1.197	1.269	1.215	1.209	1.068	1.100	1.027	1.029	1.043
2007q4	4.108	2.156	1.614	1.131	1.109	1.241	1.171	1.105	1.081	1.012	1.047	1.104
2008q1	422.500	32.325	1.159	1.099	1.270	1.152	1.097	1.142	1.010	1.067	1.016	1.024
2008q2	1.536	7.760	1.363	1.511	1.349	1.062	1.209	1.243	1.042	1.123	1.023	
2008q3	4.135	2.604	1.273	1.175	1.142	1.130	1.119	1.100	1.049	1.014		
2008q4	264.235	4.179	1.821	1.118	1.237	1.287	1.034	1.208	1.090			
2009q1	133.791	3.099	1.777	1.272	1.444	1.032	1.086	1.079				
2009q2	1972.892	1.514	1.746	1.190	1.176	1.153	1.254					
2009q3	8.943	223.374	2.298	1.422	1.117	1.331						
2009q4	1.041	3.379	1.186	2.400	1.058							
2010q1	21.615	2.681	1.354	1.171								
2010q2	5.191	17.219	4.311									
2010q3	2.869	1.388										
2010q4	1.588											
Avg 8	268.491	32.104	1.971	1.407	1.224	1.173	1.147	1.144	1.057	1.068	1.062	1.049
Avg 16	189.311	19.377	1.719	1.348	1.221	1.184	1.147	1.137	1.070	1.067	1.066	1.060
Avg 16 ex HL	75.360	6.107	1.576	1.290	1.189	1.182	1.142	1.131	1.069	1.061	1.058	1.055
Wtd 8	3.230	2.417	1.540	1.362	1.192	1.164	1.145	1.139	1.058	1.064	1.058	1.047
Wtd 16	4.919	2.368	1.479	1.322	1.191	1.176	1.146	1.132	1.068	1.066	1.061	1.056
Selected	41.000	2.400	1.525	1.325	1.190	1.180	1.145	1.135	1.070	1.065	1.060	1.055
Age:Ult	625.724	15.262	6.359	4.170	3.147	2.645	2.241	1.957	1.725	1.612	1.513	1.428

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Underinsured Motorist Bodily Injury Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.052	1.024	0.984	1.010	1.296	1.054	1.005	1.092	1.002	1.008	1.002	
2004q2	1.002	1.025	1.012	1.038	1.014	1.005	1.006	1.001	1.017	1.000	1.000	
2004q3	1.081	1.027	1.056	1.013	1.003	1.005	1.023	1.002	1.003	1.031	1.003	
2004q4	1.024	1.005	1.008	1.085	1.014	1.016	1.068	1.015	1.003	1.000	1.001	
2005q1	1.015	1.043	1.015	1.018	1.023	1.016	1.010	1.003	1.002	1.009	1.000	
2005q2	1.050	1.042	1.027	1.007	1.001	1.004	1.001	1.001	1.054	1.004	1.000	
2005q3	1.028	1.007	1.007	1.012	1.007	1.001	1.003	1.020	1.013	1.002		
2005q4	1.017	1.003	1.042	1.002	1.197	1.038	1.025	1.004	1.001			
2006q1	1.041	1.011	1.078	1.009	1.050	1.002	1.001	1.003				
2006q2	1.027	1.079	1.021	1.008	1.013	1.002	1.023					
2006q3	1.017	1.094	1.014	1.005	1.005	1.008						
2006q4	1.056	1.044	1.007	1.031	1.003							
2007q1	1.223	1.010	1.055	1.104								
2007q2	1.069	1.015	1.006									
2007q3	1.062	1.093										
2007q4	1.043											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.067	1.044	1.029	1.022	1.037	1.011	1.019	1.006	1.012	1.008	1.001	
Avg 16	1.051	1.035	1.024	1.026	1.052	1.014	1.016	1.016	0.000	0.000	0.000	
Avg 16 ex HL	1.042	1.033	1.022	1.022	1.033	1.011	1.012	1.007	0.000	0.000	0.000	
Wtd 8	1.063	1.045	1.027	1.023	1.029	1.009	1.019	1.007	1.012	1.007	1.001	
Wtd 16	1.050	1.036	1.023	1.027	1.038	1.012	1.016	1.015	0.000	0.000	0.000	
Selected	1.050	1.035	1.029	1.029	1.029	1.013	1.013	1.013	1.012	1.007	1.001	
Age:Ult	1.353	1.289	1.245	1.210	1.176	1.143	1.128	1.114	1.099	1.086	1.079	



**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Underinsured Motorist Bodily Injury Loss Development**

Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						10,519	10,645	10,748	10,800	10,882	10,925
2002					14,299	14,962	15,191	15,436	15,351	15,358	
2003				11,804	12,238	13,328	13,600	13,850	13,812		
2004			10,586	14,141	14,885	15,960	16,361	16,563			
2005		6,093	11,112	13,392	13,804	14,395	14,732				
2006	972	9,027	14,344	18,574	20,181	20,222					
2007	880	8,568	13,711	17,763	18,902						
2008	442	9,931	15,260	17,743							
2009	798	9,391	13,232								
2010	411	9,037									
2011	876										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.012	1.010	1.005	1.008	1.004	
2002					1.046	1.015	1.016	0.994	1.000		
2003				1.037	1.089	1.020	1.018	0.997			
2004			1.336	1.053	1.072	1.025	1.012				
2005		1.824	1.205	1.031	1.043	1.023					
2006	9.290	1.589	1.295	1.087	1.002						
2007	9.737	1.600	1.296	1.064							
2008	22.490	1.537	1.163								
2009	11.765	1.409									
2010	21.986										
Avg 3	18.747	1.515	1.251	1.061	1.039	1.023	1.016	0.999	1.004	1.004	
Avg 5	15.054	1.592	1.259	1.054	1.051	1.019	1.014	0.999	1.004	1.004	
Avg 5 ex HL	14.496	1.575	1.265	1.051	1.054	1.020	0.000	0.000	0.000	0.000	
Wtd 3	17.179	1.513	1.248	1.064	1.035	1.023	1.015	0.998	1.003	1.004	
Wtd 5	13.121	1.573	1.255	1.057	1.046	1.020	1.014	0.998	1.003	1.004	
Selected	14.500	1.575	1.260	1.060	1.050	1.022	1.015	1.000	1.004	1.004	1.000
Age:Ult	33.489	2.310	1.466	1.164	1.098	1.046	1.023	1.008	1.008	1.004	1.000

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**Underinsured Motorist Bodily Injury Loss Development**

Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						10,017	10,242	10,458	10,670	10,677	10,825
2002					13,210	14,260	14,901	15,246	15,271	15,358	
2003				8,935	10,871	12,266	12,724	13,269	13,692		
2004			6,624	11,238	13,148	15,227	15,958	16,343			
2005		1,457	7,231	11,493	12,941	13,882	14,511				
2006	1	3,381	9,602	14,464	17,973	18,990					
2007	101	4,706	9,414	13,636	17,146						
2008	0	4,616	10,726	14,670							
2009	1	3,022	9,078								
2010	16	3,299									
2011	6										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.022	1.021	1.020	1.001	1.014	
2002					1.079	1.045	1.023	1.002	1.006		
2003				1.217	1.128	1.037	1.043	1.032			
2004			1.697	1.170	1.158	1.048	1.024				
2005		4.964	1.589	1.126	1.073	1.045					
2006	5,193.933	2.840	1.506	1.243	1.057						
2007	46.609	2.000	1.449	1.257							
2008	54,311.199	2.323	1.368								
2009	2,618.003	3.004									
2010	209.111										
Avg 3	19,046.104	2.443	1.441	1.209	1.096	1.044	1.030	1.018	1.003	1.014	
Avg 5	12,475.771	3.026	1.522	1.203	1.099	1.040	1.028	1.018	1.003	1.014	
Avg 5 ex HL	2,673.683	2.723	1.515	1.210	1.093	1.043	0.000	0.000	0.000	0.000	
Wtd 3	642.756	2.367	1.438	1.214	1.092	1.044	1.029	1.017	1.004	1.014	
Wtd 5	160.353	2.680	1.502	1.206	1.095	1.041	1.028	1.017	1.004	1.014	
Selected	161.000	2.700	1.500	1.210	1.095	1.045	1.030	1.017	1.004	1.014	0.999
Age:Ult	962.210	5.976	2.214	1.476	1.220	1.114	1.066	1.035	1.017	1.013	0.999

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**Underinsured Motorist Bodily Injury Loss Development**  
**(000)**

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	5,138	1.044	5,365	5,105	1.114	5,686	5,526	0.994	5,495	1.069	0	0
2006q3	4,690	1.055	4,946	4,229	1.128	4,771	4,859	0.994	4,832	1.030	0	0
2006q4	5,762	1.065	6,138	5,092	1.143	5,820	5,979	0.994	5,946	1.032	20,222	21,148
2007q1	4,679	1.076	5,035	4,516	1.176	5,311	5,173	0.998	5,165	1.104	20,269	21,437
2007q2	5,040	1.087	5,476	4,585	1.210	5,548	5,512	0.998	5,504	1.092	20,171	21,446
2007q3	4,916	1.098	5,396	4,211	1.245	5,244	5,320	0.998	5,312	1.080	20,398	21,926
2007q4	4,267	1.119	4,776	3,835	1.289	4,942	4,859	0.998	4,852	1.137	18,902	20,832
2008q1	3,486	1.142	3,980	3,038	1.353	4,111	4,045	0.989	4,001	1.148	17,708	19,668
2008q2	3,971	1.165	4,625	3,163	1.428	4,516	4,570	0.989	4,520	1.138	16,640	18,684
2008q3	6,196	1.194	7,396	5,463	1.513	8,268	7,832	0.989	7,745	1.250	17,919	21,118
2008q4	4,090	1.230	5,030	3,006	1.612	4,846	4,938	0.989	4,883	1.194	17,743	21,149
2009q1	2,624	1.279	3,356	1,890	1.725	3,260	3,308	1.005	3,323	1.266	16,881	20,471
2009q2	3,171	1.388	4,400	2,684	1.957	5,253	4,827	1.005	4,849	1.529	16,082	20,800
2009q3	2,928	1.505	4,408	1,577	2.241	3,534	3,971	1.005	3,989	1.362	12,814	17,044
2009q4	4,509	1.633	7,365	2,927	2.645	7,741	7,553	1.005	7,588	1.683	13,232	19,749
2010q1	2,642	1.772	4,683	1,450	3.147	4,564	4,624	1.073	4,960	1.877	13,250	21,386
2010q2	1,870	2.082	3,895	600	4.170	2,503	3,199	1.073	3,431	1.835	11,949	19,968
2010q3	3,054	2.457	7,505	1,008	6.359	6,410	6,957	1.073	7,463	2.443	12,076	23,442
2010q4	1,470	3.133	4,606	241	15.262	3,673	4,139	1.073	4,440	3.020	9,037	20,295
2011q1	876	5.263	4,609	6	625.724	3,820	4,214	4.176	17,598	20.098	7,270	32,933

**American National Property And Casualty Company**  
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**Underinsured Motorist Bodily Injury Loss Development**  
**(000)**

		Accident	Adjusted				
		Year	Incurred	Ultimate	Implied		
		Ending	L+ALAE	L+ALAE	LDF		
			(13)	(14)	(15)		
		2006q4	20,222	21,148	1.0458		
		2007q4	18,902	20,832	1.1021		
		2008q4	17,743	21,149	1.1920		
		2009q4	13,232	19,749	1.4925		
		2010q4	9,037	20,295	2.2457		
Accident	Incurred	Inc	Inc	Paid	Paid	Paid	Selected
			Ultimate			Ultimate	
Year	L+ALAE	LDF	L+ALAE	L+ALAE	LDF	L+ALAE	L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2007	18,902	1.098	20,753	17,146	1.220	20,911	20,832
2008	17,743	1.164	20,649	14,670	1.476	21,649	21,149
2009	13,232	1.466	19,404	9,078	2.214	20,094	19,749
2010	9,037	2.310	20,872	3,299	5.976	19,718	20,295
2011	876	33.489	29,323	6	962.210	5,874	17,598

**Uninsured/Underinsured Motorist Bodily Injury Loss Development**  
**(000)**

Accident Year Ending	Incurred		Adjusted	
	L+ALAE	LDF	Ultimate L+ALAE	Implied LDF
2006q4	28,300		29,306	1.0356
2007q4	25,650		27,784	1.0832
2008q4	23,198		26,907	1.1599
2009q4	19,498		27,007	1.3851
2010q4	12,702		24,790	1.9517

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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										556	555	554
2004q2									633	628	628	631
2004q3								593	594	596	596	596
2004q4							672	671	671	669	669	669
2005q1						698	696	693	690	689	688	689
2005q2					645	647	646	647	647	646	645	644
2005q3				530	529	532	531	531	531	532	534	530
2005q4			512	516	512	511	511	513	513	505	505	505
2006q1		447	424	425	425	422	422	421	421	421	420	420
2006q2	402	445	428	424	394	393	390	391	391	391	390	390
2006q3	410	487	473	465	469	469	470	471	469	470	471	472
2006q4	326	374	373	359	360	360	361	363	362	362	363	364
2007q1	310	339	348	349	338	338	338	337	337	336	337	330
2007q2	284	358	342	355	356	357	358	358	392	386	380	381
2007q3	314	366	342	341	329	328	327	327	328	327	326	326
2007q4	351	384	389	390	389	390	390	390	390	389	388	388
2008q1	253	306	307	306	308	308	308	306	307	304	303	303
2008q2	278	297	297	297	295	295	294	295	294	295	295	296
2008q3	195	212	209	209	212	210	211	212	211	211	211	
2008q4	213	272	270	268	266	264	263	262	262	262		
2009q1	173	189	189	188	189	187	186	185	183			
2009q2	245	241	240	242	240	239	239	238				
2009q3	205	218	221	225	224	224	221					
2009q4	228	249	244	239	238	239						
2010q1	213	278	274	268	269							
2010q2	215	246	251	250								
2010q3	347	352	354									
2010q4	309	324										
2011q1	218											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	555	554	550	549	550	549	549	548	547	547	547	547
2004q2	631	630	630	630	630	630	631	631	631	630	630	630
2004q3	596	596	596	595	595	595	595	595	595	594	594	594
2004q4	669	668	668	668	668	667	667	667	667	667	667	667
2005q1	689	688	688	688	687	688	687	687	686	686	686	685
2005q2	644	643	642	642	641	641	640	640	639	639	640	639
2005q3	529	527	526	523	522	521	521	520	520	520	519	
2005q4	505	505	505	505	505	505	506	505	505	505		
2006q1	420	420	419	419	419	419	419	419	419			
2006q2	389	389	388	388	388	387	387	387				
2006q3	473	473	472	471	471	471	470					
2006q4	364	364	368	367	367	367						
2007q1	330	329	329	334	334							
2007q2	382	382	382	382								
2007q3	328	328	328									
2007q4	389	389										
2008q1	304											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									0.999	0.998	0.999	1.001
2004q2								1.001	0.992	1.001	1.005	0.999
2004q3							0.998	1.002	1.004	1.001	1.000	1.000
2004q4						0.999	0.999	0.999	0.997	1.000	1.000	1.000
2005q1					0.993	0.998	0.996	0.995	1.000	0.998	1.000	1.000
2005q2				0.991	1.002	1.000	1.000	1.001	0.998	0.998	0.999	0.999
2005q3			1.018	0.999	1.006	0.998	0.999	0.999	1.003	1.002	0.993	0.998
2005q4		0.994	1.008	0.992	0.998	1.000	1.003	0.999	0.986	0.999	1.000	1.000
2006q1	1.205	0.948	1.001	1.001	0.994	0.998	0.998	1.000	0.999	0.999	1.000	1.000
2006q2	1.105	0.963	0.990	0.929	1.000	0.992	1.001	1.001	0.998	0.999	0.999	0.999
2006q3	1.186	0.973	0.983	1.008	1.000	1.001	1.002	0.997	1.001	1.002	1.002	1.003
2006q4	1.145	0.999	0.962	1.003	1.000	1.004	1.005	0.997	1.000	1.003	1.001	1.001
2007q1	1.092	1.028	1.001	0.971	0.999	0.999	0.999	0.998	0.999	1.001	0.979	1.001
2007q2	1.264	0.954	1.039	1.003	1.003	1.002	1.000	1.095	0.986	0.983	1.004	1.001
2007q3	1.166	0.934	0.999	0.963	0.997	0.998	1.000	1.001	0.998	0.999	1.000	1.005
2007q4	1.093	1.013	1.003	0.996	1.002	1.001	1.000	1.001	0.997	0.999	1.000	1.001
2008q1	1.208	1.004	0.996	1.010	0.998	0.999	0.994	1.002	0.991	0.998	0.999	1.002
2008q2	1.069	1.002	0.999	0.994	0.997	0.998	1.002	0.999	1.002	0.999	1.006	
2008q3	1.083	0.986	1.000	1.016	0.989	1.006	1.003	0.998	0.999	0.999		
2008q4	1.276	0.994	0.992	0.993	0.990	0.998	0.997	0.999	0.998			
2009q1	1.094	0.998	1.000	1.002	0.988	0.997	0.996	0.988				
2009q2	0.982	0.996	1.007	0.995	0.995	0.998	0.998					
2009q3	1.065	1.010	1.021	0.993	1.000	0.989						
2009q4	1.092	0.979	0.981	0.996	1.003							
2010q1	1.306	0.983	0.981	1.001								
2010q2	1.140	1.021	0.996									
2010q3	1.015	1.004										
2010q4	1.048											
Avg 8	1.093	0.998	0.997	0.999	0.995	0.998	0.999	1.010	0.996	0.998	0.999	1.002
Avg 16	1.125	0.994	0.997	0.992	0.997	0.999	1.000	1.005	0.997	0.999	0.999	1.001
Avg 16 ex HL	1.122	0.996	0.997	0.995	0.997	0.999	1.000	1.000	0.998	0.999	1.000	1.000
Wtd 8	1.084	0.998	0.997	0.998	0.996	0.998	0.999	1.014	0.996	0.997	0.999	1.002
Wtd 16	1.120	0.993	0.997	0.990	0.998	0.999	1.000	1.005	0.997	0.999	0.999	1.000
Selected	1.120	0.996	0.997	0.997	0.997	0.999	1.000	1.000	0.998	0.999	1.000	1.000
Age:Ult	1.095	0.978	0.982	0.985	0.988	0.991	0.992	0.992	0.992	0.994	0.995	0.995

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**Uninsured Motorist Property Damage Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	0.999	0.992	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
2004q2	0.998	1.000	1.000	1.000	1.000	1.001	1.001	1.000	0.998	1.000	1.000	
2004q3	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q4	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q1	0.999	1.000	0.999	0.999	1.000	0.999	1.000	0.999	1.000	1.000	1.000	
2005q2	0.998	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.001	0.998	
2005q3	0.997	0.998	0.995	0.998	0.998	0.999	0.999	0.999	0.999	0.998		
2005q4	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2006q1	0.999	0.999	1.001	0.999	1.000	0.999	1.000	1.000				
2006q2	0.999	0.999	0.999	0.999	0.999	1.000	0.999					
2006q3	0.999	1.000	0.998	1.000	1.000	0.999						
2006q4	1.000	1.010	0.999	1.000	1.000							
2007q1	0.997	1.000	1.015	1.000								
2007q2	1.000	1.000	1.000									
2007q3	0.999	1.000										
2007q4	0.999											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	0.999	1.001	1.001	0.999	0.999	0.999	0.999	1.000	0.999	1.000	1.000	
Avg 16	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	
Avg 16 ex HL	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.000	0.000	0.000	
Wtd 8	0.999	1.001	1.000	0.999	1.000	0.999	0.999	1.000	0.999	1.000	1.000	
Wtd 16	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	
Selected	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	



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**Countrywide**  
**Uninsured Motorist Property Damage Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										556	555	554
2004q2									633	628	628	629
2004q3								593	594	596	596	596
2004q4							672	671	671	669	669	669
2005q1						697	696	693	690	689	688	689
2005q2					645	647	646	647	647	646	645	644
2005q3				523	522	532	531	531	531	530	531	530
2005q4			504	510	512	511	511	513	513	505	505	505
2006q1		437	421	423	424	421	421	420	420	420	419	419
2006q2	352	440	428	422	394	393	390	391	391	391	390	390
2006q3	341	481	472	464	469	469	470	471	469	470	471	472
2006q4	288	371	372	359	360	360	361	363	362	362	363	364
2007q1	252	339	338	339	338	338	338	337	337	336	337	330
2007q2	255	344	337	330	332	333	334	334	387	386	380	381
2007q3	284	363	342	341	329	328	327	327	328	327	326	326
2007q4	285	382	386	390	388	389	389	389	389	388	388	388
2008q1	226	299	298	306	308	308	308	306	307	304	303	303
2008q2	259	296	297	297	295	295	294	295	294	295	295	296
2008q3	171	211	208	209	210	210	211	212	211	211	211	
2008q4	182	268	270	268	266	264	263	262	262	262		
2009q1	134	186	189	188	189	187	186	185	183			
2009q2	211	240	240	242	240	239	239	238				
2009q3	178	215	220	225	224	224	221					
2009q4	194	240	244	239	238	239						
2010q1	182	272	268	268	269							
2010q2	202	246	251	250								
2010q3	323	352	354									
2010q4	286	324										
2011q1	199											

**American National Property And Casualty Company and American National County Mutual Insurance Company  
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ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company  
Countrywide  
Uninsured Motorist Property Damage Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	555	554	550	549	550	549	549	548	547	547	547	547
2004q2	631	630	630	630	630	630	631	631	631	630	630	630
2004q3	596	596	596	595	595	595	595	595	595	594	594	594
2004q4	669	668	668	668	668	667	667	667	667	667	667	667
2005q1	689	688	688	688	687	688	687	687	686	686	686	685
2005q2	644	643	642	642	641	641	640	640	639	639	640	639
2005q3	529	527	526	523	522	521	521	520	520	520	519	
2005q4	505	505	505	505	505	505	506	505	505	505		
2006q1	420	420	419	419	419	419	419	419	419			
2006q2	389	389	388	388	388	387	387	387				
2006q3	473	473	472	471	471	471	470					
2006q4	364	364	368	367	367	367						
2007q1	330	329	329	329	329							
2007q2	382	382	382	382								
2007q3	328	328	328									
2007q4	388	388										
2008q1	304											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Uninsured Motorist Property Damage Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									0.999	0.998	0.999	1.001
2004q2								1.001	0.992	1.001	1.002	1.003
2004q3							0.998	1.002	1.004	1.001	1.000	1.000
2004q4						0.999	0.999	0.999	0.997	1.000	1.000	1.000
2005q1					1.002	1.000	0.996	0.995	1.000	0.998	1.000	1.000
2005q2				0.991	1.002	1.000	1.000	1.001	0.998	0.998	0.999	0.999
2005q3			1.005	0.999	1.019	0.999	0.999	0.999	0.998	1.002	0.998	0.998
2005q4		1.011	1.011	1.005	0.998	1.000	1.003	0.999	0.986	0.999	1.000	1.000
2006q1	1.395	0.964	1.005	1.001	0.995	0.998	0.998	1.000	0.999	0.999	1.000	1.002
2006q2	1.249	0.974	0.985	0.934	1.000	0.992	1.001	1.001	0.998	0.999	0.999	0.999
2006q3	1.411	0.981	0.983	1.010	1.000	1.001	1.002	0.997	1.001	1.002	1.002	1.003
2006q4	1.289	1.002	0.966	1.003	1.000	1.004	1.005	0.997	1.000	1.003	1.001	1.001
2007q1	1.344	0.999	1.001	0.999	0.998	1.000	0.999	0.998	0.999	1.001	0.979	1.001
2007q2	1.351	0.980	0.979	1.007	1.003	1.002	1.000	1.161	0.997	0.983	1.004	1.001
2007q3	1.278	0.942	0.999	0.963	0.997	0.998	1.000	1.001	0.998	0.999	1.000	1.005
2007q4	1.341	1.011	1.010	0.996	1.002	1.001	1.000	1.001	0.997	0.999	1.000	1.001
2008q1	1.323	0.994	1.027	1.010	0.998	0.999	0.994	1.002	0.991	0.998	0.999	1.002
2008q2	1.146	1.003	0.999	0.994	0.997	0.998	1.002	0.999	1.002	0.999	1.006	
2008q3	1.237	0.986	1.003	1.004	1.001	1.006	1.003	0.998	0.999	0.999		
2008q4	1.474	1.007	0.992	0.993	0.990	0.998	0.997	0.999	0.998			
2009q1	1.386	1.012	1.000	1.002	0.988	0.997	0.996	0.988				
2009q2	1.137	0.998	1.008	0.995	0.995	0.998	0.998					
2009q3	1.206	1.026	1.024	0.993	1.000	0.989						
2009q4	1.241	1.015	0.981	0.996	1.003							
2010q1	1.492	0.984	1.003	1.001								
2010q2	1.215	1.021	0.996									
2010q3	1.089	1.004										
2010q4	1.129											
Avg 8	1.237	1.008	1.001	0.997	0.997	0.998	0.999	1.019	0.998	0.998	0.999	1.002
Avg 16	1.274	0.999	0.998	0.994	0.998	0.999	1.000	1.009	0.998	0.999	0.999	1.001
Avg 16 ex HL	1.272	1.001	0.998	0.997	0.998	0.999	1.000	1.000	0.998	0.999	1.000	1.001
Wtd 8	1.212	1.007	1.001	0.997	0.997	0.998	0.999	1.022	0.997	0.997	0.999	1.002
Wtd 16	1.263	0.997	0.997	0.992	0.998	0.999	1.000	1.008	0.998	0.999	0.999	1.001
Selected	1.270	1.000	0.998	0.997	0.998	0.999	1.000	1.000	0.998	0.999	0.999	1.001
Age:Ult	1.248	0.983	0.983	0.985	0.988	0.990	0.991	0.991	0.991	0.993	0.994	0.995

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**Countrywide**  
**Uninsured Motorist Property Damage Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	0.999	0.992	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
2004q2	0.998	1.000	1.000	1.000	1.000	1.001	1.001	1.000	0.998	1.000	1.000	
2004q3	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q4	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q1	0.999	1.000	0.999	0.999	1.000	0.999	1.000	0.999	1.000	1.000	1.000	
2005q2	0.998	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.001	0.998	
2005q3	0.997	0.998	0.995	0.998	0.998	0.999	0.999	0.999	0.999	0.998		
2005q4	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2006q1	0.999	0.999	1.001	0.999	1.000	0.999	1.000	1.000				
2006q2	0.999	0.999	0.999	0.999	0.999	1.000	0.999					
2006q3	0.999	1.000	0.998	1.000	1.000	0.999						
2006q4	1.000	1.010	0.999	1.000	1.000							
2007q1	0.997	1.000	1.000	1.000								
2007q2	1.000	1.000	1.000									
2007q3	0.999	1.000										
2007q4	0.999											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	0.999	1.001	0.999	0.999	0.999	0.999	0.999	1.000	0.999	1.000	1.000	
Avg 16	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	
Avg 16 ex HL	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.000	0.000	0.000	
Wtd 8	0.999	1.001	0.999	0.999	1.000	0.999	0.999	1.000	0.999	1.000	1.000	
Wtd 16	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	
Selected	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	
Age:Ult	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Uninsured Motorist Property Damage Loss Development**

Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						2,867	2,865	2,860	2,857	2,854	2,850
2002					2,909	2,906	2,905	2,900	2,899	2,897	
2003				2,771	2,760	2,752	2,746	2,743	2,737		
2004			2,454	2,451	2,443	2,441	2,437	2,437			
2005		2,390	2,379	2,372	2,360	2,352	2,348				
2006	371	1,696	1,642	1,642	1,643	1,643					
2007	310	1,420	1,411	1,426	1,432						
2008	253	1,086	1,076	1,073							
2009	173	900	882								
2010	213	1,196									
2011	218										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						0.999	0.998	0.999	0.999	0.999	
2002					0.999	1.000	0.998	1.000	0.999		
2003				0.996	0.997	0.998	0.999	0.998			
2004			0.999	0.997	0.999	0.998	1.000				
2005		0.996	0.997	0.995	0.996	0.998					
2006	4.570	0.968	1.000	1.001	1.000						
2007	4.576	0.994	1.011	1.004							
2008	4.295	0.991	0.997								
2009	5.212	0.980									
2010	5.616										
Avg 3	5.041	0.988	1.003	1.000	0.999	0.998	0.999	0.999	0.999	0.999	
Avg 5	4.854	0.986	1.001	0.998	0.998	0.999	0.999	0.999	0.999	0.999	
Avg 5 ex HL	4.786	0.988	0.999	0.998	0.998	0.999	0.000	0.000	0.000	0.000	
Wtd 3	4.984	0.989	1.003	0.999	0.998	0.998	0.999	0.999	0.999	0.999	
Wtd 5	4.772	0.986	1.000	0.998	0.998	0.999	0.999	0.999	0.999	0.999	
Selected	5.000	0.990	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	1.000
Age:Ult	4.920	0.984	0.994	0.994	0.994	0.995	0.996	0.997	0.998	0.999	1.000

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**Countrywide**  
**Uninsured Motorist Property Damage Loss Development**

Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						2,867	2,865	2,860	2,857	2,854	2,850
2002					2,892	2,906	2,905	2,900	2,899	2,897	
2003				2,771	2,760	2,752	2,746	2,743	2,737		
2004			2,454	2,449	2,443	2,441	2,437	2,437			
2005		2,365	2,379	2,370	2,360	2,352	2,348				
2006	313	1,689	1,641	1,642	1,643	1,643					
2007	252	1,392	1,386	1,426	1,426						
2008	226	1,082	1,076	1,073							
2009	134	891	882								
2010	182	1,196									
2011	199										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						0.999	0.998	0.999	0.999	0.999	
2002					1.005	1.000	0.998	1.000	0.999		
2003				0.996	0.997	0.998	0.999	0.998			
2004			0.998	0.997	0.999	0.998	1.000				
2005		1.006	0.996	0.996	0.996	0.998					
2006	5.398	0.971	1.001	1.001	1.000						
2007	5.526	0.996	1.028	1.000							
2008	4.781	0.994	0.997								
2009	6.624	0.990									
2010	6.559										
Avg 3	5.988	0.993	1.009	0.999	0.999	0.998	0.999	0.999	0.999	0.999	
Avg 5	5.778	0.991	1.004	0.998	0.999	0.999	0.999	0.999	0.999	0.999	
Avg 5 ex HL	5.828	0.993	0.999	0.998	0.999	0.999	0.000	0.000	0.000	0.000	
Wtd 3	5.834	0.994	1.009	0.999	0.998	0.998	0.999	0.999	0.999	0.999	
Wtd 5	5.641	0.993	1.003	0.998	1.000	0.999	0.999	0.999	0.999	0.999	
Selected	5.800	0.993	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000
Age:Ult	5.713	0.985	0.992	0.993	0.994	0.995	0.996	0.997	0.998	0.999	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Uninsured Motorist Property Damage Loss Development**  
**(000)**

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	387	0.996	385	387	0.995	385	385	1.000	385	0.995	0	0
2006q3	470	0.996	468	470	0.995	468	468	1.000	468	0.995	0	0
2006q4	367	0.996	366	367	0.995	365	366	1.000	365	0.995	1,643	1,635
2007q1	334	0.996	332	329	0.995	327	330	0.999	329	0.987	1,558	1,547
2007q2	382	0.996	380	382	0.995	380	380	0.999	379	0.994	1,553	1,542
2007q3	328	0.996	326	328	0.995	326	326	0.999	326	0.994	1,410	1,400
2007q4	389	0.996	387	388	0.995	386	386	0.999	386	0.993	1,432	1,420
2008q1	304	0.995	302	304	0.994	302	302	0.999	302	0.994	1,402	1,393
2008q2	296	0.995	295	296	0.995	295	295	0.999	295	0.994	1,316	1,308
2008q3	211	0.995	210	211	0.994	210	210	0.999	210	0.994	1,199	1,192
2008q4	262	0.994	260	262	0.993	260	260	0.999	260	0.993	1,073	1,066
2009q1	183	0.992	182	183	0.991	181	181	1.002	182	0.993	952	946
2009q2	238	0.992	236	238	0.991	236	236	1.002	237	0.993	894	888
2009q3	221	0.992	220	221	0.991	219	219	1.002	220	0.993	904	898
2009q4	239	0.991	237	239	0.990	237	237	1.002	237	0.992	882	875
2010q1	269	0.988	265	269	0.988	265	265	1.001	266	0.989	967	959
2010q2	250	0.985	246	250	0.985	246	246	1.001	246	0.986	979	969
2010q3	354	0.982	347	354	0.983	348	347	1.001	348	0.983	1,111	1,097
2010q4	324	0.978	317	324	0.983	318	317	1.001	318	0.981	1,196	1,177
2011q1	218	1.095	239	199	1.248	248	244	4.536	1,105	5.070	1,145	2,016

**American National Property And Casualty Company**  
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**Countrywide**  
**UMPD Loss Development**  
**(000)**

Accident Year Ending	Incurred L+ALAE (13)	Adjusted Ultimate L+ALAE (14)	Implied LDF (15)				
2006q4	1,643	1,635	0.9950				
2007q4	1,432	1,420	0.9921				
2008q4	1,073	1,066	0.9935				
2009q4	882	875	0.9930				
2010q4	1,196	1,177	0.9844				

Accident Year	Incurred L+ALAE (16)	Inc LDF (17)	Inc Ultimate L+ALAE (18)	Paid L+ALAE (19)	Paid LDF (20)	Paid Ultimate L+ALAE (21)	Selected Ultimate L+ALAE (22)
2007	1,432	0.994	1,423	1,426	0.994	1,418	1,420
2008	1,073	0.994	1,066	1,073	0.993	1,065	1,066
2009	882	0.994	876	882	0.992	875	875
2010	1,196	0.984	1,177	1,196	0.985	1,178	1,177
2011	218	4.920	1,072	199	5.713	1,137	1,105



**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Comprehensive Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										4,488	4,501	4,526
2004q2									9,171	9,172	9,172	9,171
2004q3								8,302	8,313	8,289	8,292	8,291
2004q4							6,479	6,460	6,517	6,521	6,524	6,517
2005q1						5,184	5,195	5,203	5,208	5,208	5,208	5,203
2005q2					7,345	7,349	7,343	7,352	7,346	7,337	7,341	7,324
2005q3				16,370	16,251	16,149	16,119	16,107	16,094	16,091	16,082	16,075
2005q4			6,707	6,744	6,705	6,699	6,705	6,707	6,709	6,704	6,703	6,706
2006q1		6,167	6,233	6,257	6,266	6,267	6,263	6,262	6,262	6,263	6,263	6,264
2006q2	7,848	8,527	8,651	8,707	8,714	8,712	8,698	8,702	8,703	8,708	8,708	8,703
2006q3	6,180	6,535	6,530	6,544	6,532	6,531	6,543	6,543	6,546	6,546	6,546	6,540
2006q4	7,084	7,914	7,903	7,915	7,935	7,927	7,920	7,925	7,922	7,922	7,916	7,916
2007q1	4,700	5,211	5,240	5,249	5,277	5,166	5,166	5,170	5,170	5,170	5,171	5,171
2007q2	6,154	6,705	6,674	6,613	6,644	6,647	6,649	6,638	6,637	6,637	6,637	6,638
2007q3	6,437	6,847	6,850	6,820	6,868	6,856	6,848	6,853	6,852	6,852	6,853	6,855
2007q4	6,072	6,487	6,508	6,531	6,530	6,528	6,513	6,514	6,497	6,496	6,497	6,497
2008q1	5,240	5,672	5,633	5,690	5,691	5,685	5,688	5,696	5,704	5,698	5,697	5,656
2008q2	13,427	14,187	14,334	14,437	14,480	14,494	14,502	14,520	14,521	14,516	14,515	14,522
2008q3	10,110	11,977	11,623	11,548	11,554	11,564	11,570	11,577	11,581	11,585	11,589	
2008q4	6,507	6,723	6,782	6,756	6,774	6,779	6,776	6,777	6,777	6,743		
2009q1	5,748	6,340	6,327	6,352	6,361	6,385	6,392	6,389	6,388			
2009q2	7,597	8,155	8,290	8,340	8,320	8,309	8,315	8,318				
2009q3	8,125	8,321	8,414	8,420	8,427	8,413	8,379					
2009q4	6,935	7,081	7,104	7,159	7,170	7,180						
2010q1	4,406	4,614	4,617	4,609	4,615							
2010q2	11,222	11,682	11,856	11,898								
2010q3	6,752	7,087	7,168									
2010q4	8,113	8,330										
2011q1	4,399											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Comprehensive Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	4,550	4,906	4,913	4,913	4,913	4,911	4,911	4,911	4,910	4,910	4,923	4,924
2004q2	9,173	9,170	9,167	9,167	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166
2004q3	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,283	8,283
2004q4	6,521	6,533	6,539	6,547	6,571	6,598	6,706	6,706	6,706	6,707	6,707	6,707
2005q1	5,176	5,174	5,174	5,174	5,174	5,174	5,174	5,174	5,174	5,175	5,175	5,175
2005q2	7,322	7,322	7,333	7,336	7,336	7,335	7,332	7,332	7,335	7,335	7,335	7,335
2005q3	16,076	16,076	16,073	16,074	16,078	16,075	16,076	16,079	16,079	16,079	16,079	16,079
2005q4	6,709	6,711	6,714	6,713	6,714	6,715	6,720	6,720	6,720	6,719		
2006q1	6,260	6,259	6,263	6,265	6,268	6,268	6,268	6,268	6,268			
2006q2	8,703	8,705	8,705	8,705	8,708	8,702	8,701	8,701				
2006q3	6,540	6,540	6,539	6,537	6,535	6,535	6,534					
2006q4	7,918	7,914	7,915	7,915	7,915	7,915						
2007q1	5,170	5,177	5,158	5,158	5,158							
2007q2	6,640	6,640	6,639	6,637								
2007q3	6,858	6,857	6,857									
2007q4	6,499	6,499										
2008q1	5,657											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Comprehensive Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1										1.003	1.006	1.005
2004q2									1.000	1.000	1.000	1.000
2004q3								1.001	0.997	1.000	1.000	0.999
2004q4							0.997	1.009	1.001	1.001	0.999	1.001
2005q1						1.002	1.002	1.001	1.000	1.000	0.999	0.995
2005q2					1.001	0.999	1.001	0.999	0.999	1.001	0.998	1.000
2005q3				0.993	0.994	0.998	0.999	0.999	1.000	0.999	1.000	1.000
2005q4			1.005	0.994	0.999	1.001	1.000	1.000	0.999	1.000	1.000	1.000
2006q1		1.011	1.004	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999
2006q2	1.087	1.015	1.006	1.001	1.000	0.998	1.000	1.000	1.001	1.000	0.999	1.000
2006q3	1.057	0.999	1.002	0.998	1.000	1.002	1.000	1.000	1.000	1.000	0.999	1.000
2006q4	1.117	0.999	1.001	1.002	0.999	0.999	1.001	1.000	1.000	0.999	1.000	1.000
2007q1	1.109	1.006	1.002	1.005	0.979	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2007q2	1.090	0.995	0.991	1.005	1.001	1.000	0.998	1.000	1.000	1.000	1.000	1.000
2007q3	1.064	1.001	0.996	1.007	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000
2007q4	1.068	1.003	1.004	1.000	1.000	0.998	1.000	0.997	1.000	1.000	1.000	1.000
2008q1	1.082	0.993	1.010	1.000	0.999	1.000	1.001	1.001	0.999	1.000	0.993	1.000
2008q2	1.057	1.010	1.007	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.001	
2008q3	1.185	0.970	0.994	1.001	1.001	1.001	1.001	1.000	1.000	1.000		
2008q4	1.033	1.009	0.996	1.003	1.001	0.999	1.000	1.000	0.995			
2009q1	1.103	0.998	1.004	1.001	1.004	1.001	0.999	1.000				
2009q2	1.073	1.017	1.006	0.998	0.999	1.001	1.000					
2009q3	1.024	1.011	1.001	1.001	0.998	0.996						
2009q4	1.021	1.003	1.008	1.002	1.001							
2010q1	1.047	1.001	0.998	1.001								
2010q2	1.041	1.015	1.004									
2010q3	1.050	1.011										
2010q4	1.027											
Avg 8	1.048	1.008	1.001	1.001	1.000	1.000	1.000	1.000	0.999	1.000	0.999	1.000
Avg 16	1.067	1.003	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000
Avg 16 ex HL	1.062	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.046	1.009	1.001	1.001	1.000	1.000	1.001	1.000	0.999	1.000	0.999	1.000
Wtd 16	1.067	1.003	1.002	1.002	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000
Selected	1.058	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.064	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Comprehensive Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.078	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q4	1.002	1.001	1.001	1.004	1.004	1.016	1.000	1.000	1.000	1.000	1.000	
2005q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q2	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000		
2006q1	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000				
2006q2	1.000	1.000	1.000	1.000	0.999	1.000	1.000					
2006q3	1.000	1.000	1.000	1.000	1.000	1.000						
2006q4	1.000	1.000	1.000	1.000	1.000							
2007q1	1.001	0.996	1.000	1.000								
2007q2	1.000	1.000	1.000									
2007q3	1.000	1.000										
2007q4	1.000											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	
Avg 16	1.005	1.000	1.000	1.000	1.000	1.002	1.000	1.000	0.000	0.000	0.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	
Wtd 16	1.003	1.000	1.000	1.000	1.000	1.001	1.000	1.000	0.000	0.000	0.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Comprehensive Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										4,479	4,481	4,506
2004q2									9,169	9,172	9,172	9,171
2004q3								8,286	8,292	8,269	8,269	8,279
2004q4							6,479	6,459	6,461	6,465	6,468	6,462
2005q1						5,150	5,164	5,172	5,181	5,181	5,181	5,177
2005q2					7,329	7,336	7,340	7,348	7,345	7,336	7,340	7,323
2005q3				16,287	16,183	16,125	16,092	16,081	16,089	16,087	16,079	16,072
2005q4			6,611	6,684	6,688	6,681	6,689	6,692	6,695	6,694	6,693	6,697
2006q1		6,059	6,206	6,240	6,252	6,258	6,260	6,262	6,262	6,263	6,263	6,264
2006q2	6,478	8,420	8,578	8,661	8,680	8,700	8,688	8,692	8,693	8,698	8,698	8,693
2006q3	5,039	6,373	6,511	6,527	6,528	6,531	6,543	6,543	6,546	6,546	6,546	6,540
2006q4	5,878	7,825	7,846	7,878	7,924	7,925	7,920	7,921	7,922	7,922	7,916	7,916
2007q1	3,579	4,963	5,102	5,128	5,157	5,166	5,166	5,170	5,170	5,170	5,171	5,171
2007q2	4,744	6,612	6,618	6,609	6,614	6,647	6,649	6,638	6,637	6,637	6,637	6,637
2007q3	4,926	6,632	6,795	6,803	6,854	6,846	6,848	6,853	6,852	6,852	6,853	6,855
2007q4	4,798	6,368	6,475	6,506	6,515	6,524	6,513	6,514	6,497	6,496	6,497	6,497
2008q1	3,819	5,556	5,602	5,660	5,674	5,681	5,686	5,694	5,702	5,696	5,696	5,655
2008q2	10,835	14,010	14,236	14,399	14,458	14,488	14,496	14,510	14,513	14,511	14,515	14,522
2008q3	6,115	11,703	11,502	11,461	11,483	11,495	11,504	11,512	11,536	11,539	11,544	
2008q4	4,876	6,511	6,695	6,698	6,715	6,721	6,717	6,721	6,721	6,721		
2009q1	3,995	6,214	6,281	6,345	6,347	6,370	6,377	6,374	6,373			
2009q2	5,465	7,946	8,158	8,241	8,271	8,278	8,283	8,287				
2009q3	6,908	8,136	8,337	8,378	8,394	8,380	8,378					
2009q4	5,441	6,914	7,051	7,122	7,130	7,143						
2010q1	3,332	4,532	4,599	4,590	4,599							
2010q2	8,783	11,528	11,759	11,852								
2010q3	5,457	6,875	7,063									
2010q4	6,682	8,120										
2011q1	3,024											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Comprehensive Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	4,519	4,906	4,913	4,913	4,913	4,911	4,911	4,911	4,910	4,910	4,923	4,924
2004q2	9,171	9,170	9,167	9,167	9,166	9,166	9,166	9,166	9,166	9,166	9,166	9,166
2004q3	8,281	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,282	8,283	8,283
2004q4	6,465	6,477	6,483	6,491	6,515	6,542	6,556	6,556	6,706	6,707	6,707	6,707
2005q1	5,176	5,174	5,174	5,174	5,174	5,174	5,174	5,174	5,174	5,175	5,175	5,175
2005q2	7,322	7,322	7,333	7,336	7,336	7,335	7,332	7,332	7,335	7,335	7,335	7,335
2005q3	16,073	16,073	16,073	16,074	16,074	16,075	16,076	16,079	16,079	16,079	16,079	
2005q4	6,700	6,701	6,704	6,704	6,704	6,706	6,711	6,711	6,710	6,710		
2006q1	6,260	6,259	6,261	6,264	6,266	6,268	6,268	6,268	6,268			
2006q2	8,693	8,695	8,695	8,695	8,698	8,702	8,701	8,701				
2006q3	6,540	6,540	6,539	6,537	6,535	6,535	6,534					
2006q4	7,916	7,913	7,915	7,915	7,915	7,915						
2007q1	5,170	5,177	5,158	5,158	5,158							
2007q2	6,640	6,640	6,639	6,637								
2007q3	6,855	6,857	6,857									
2007q4	6,499	6,499										
2008q1	5,655											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Comprehensive Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1										1.000	1.006	1.003
2004q2									1.000	1.000	1.000	1.000
2004q3								1.001	0.997	1.000	1.001	1.000
2004q4							0.997	1.000	1.001	1.001	0.999	1.001
2005q1						1.003	1.002	1.002	1.000	1.000	0.999	1.000
2005q2					1.001	1.000	1.001	1.000	0.999	1.001	0.998	1.000
2005q3				0.994	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000
2005q4			1.011	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.001	1.000
2006q1		1.024	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.999
2006q2	1.300	1.019	1.010	1.002	1.002	0.999	1.000	1.000	1.001	1.000	0.999	1.000
2006q3	1.265	1.022	1.003	1.000	1.000	1.002	1.000	1.000	1.000	1.000	0.999	1.000
2006q4	1.331	1.003	1.004	1.006	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000
2007q1	1.387	1.028	1.005	1.006	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2007q2	1.394	1.001	0.999	1.001	1.005	1.000	0.998	1.000	1.000	1.000	1.000	1.000
2007q3	1.346	1.025	1.001	1.007	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2007q4	1.327	1.017	1.005	1.001	1.001	0.998	1.000	0.997	1.000	1.000	1.000	1.000
2008q1	1.455	1.008	1.010	1.003	1.001	1.001	1.001	1.001	0.999	1.000	0.993	1.000
2008q2	1.293	1.016	1.011	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.001	
2008q3	1.914	0.983	0.996	1.002	1.001	1.001	1.001	1.002	1.000	1.000		
2008q4	1.335	1.028	1.001	1.003	1.001	0.999	1.001	1.000	1.000			
2009q1	1.555	1.011	1.010	1.000	1.004	1.001	0.999	1.000				
2009q2	1.454	1.027	1.010	1.004	1.001	1.001	1.000					
2009q3	1.178	1.025	1.005	1.002	0.998	1.000						
2009q4	1.271	1.020	1.010	1.001	1.002							
2010q1	1.360	1.015	0.998	1.002								
2010q2	1.313	1.020	1.008									
2010q3	1.260	1.027										
2010q4	1.215											
Avg 8	1.326	1.022	1.005	1.002	1.001	1.000	1.001	1.000	1.000	1.000	0.999	1.000
Avg 16	1.379	1.016	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	0.999	1.000
Avg 16 ex HL	1.355	1.017	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.308	1.022	1.005	1.002	1.001	1.000	1.001	1.000	1.000	1.000	0.999	1.000
Wtd 16	1.366	1.015	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.335	1.015	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.365	1.022	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Comprehensive Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.086	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2004q4	1.002	1.001	1.001	1.004	1.004	1.002	1.000	1.023	1.000	1.000	1.000	
2005q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q2	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000		
2006q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2006q3	1.000	1.000	1.000	1.000	1.000	1.000						
2006q4	1.000	1.000	1.000	1.000	1.000							
2007q1	1.001	0.996	1.000	1.000								
2007q2	1.000	1.000	1.000									
2007q3	1.000	1.000										
2007q4	1.000											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	
Avg 16	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.003	0.000	0.000	0.000	
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	
Wtd 16	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.002	0.000	0.000	0.000	
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	



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**Countrywide**  
**Comprehensive Loss Development**

Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						35,375	35,355	35,350	35,343	35,342	35,340
2002					32,200	32,193	32,193	32,189	32,187	32,185	
2003				32,501	32,650	32,642	32,636	32,640	32,640		
2004			28,474	28,533	28,894	28,956	29,080	29,082			
2005		36,029	35,378	35,285	35,293	35,297	35,308				
2006	5,349	29,417	29,435	29,432	29,427	29,420					
2007	4,700	25,226	25,185	25,157	25,151						
2008	5,240	38,473	38,573	38,511							
2009	5,748	30,197	30,265								
2010	4,406	32,011									
2011	4,399										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						0.999	1.000	1.000	1.000	1.000	
2002					1.000	1.000	1.000	1.000	1.000		
2003				1.005	1.000	1.000	1.000	1.000			
2004			1.002	1.013	1.002	1.004	1.000				
2005		0.982	0.997	1.000	1.000	1.000					
2006	5.500	1.001	1.000	1.000	1.000						
2007	5.367	0.998	0.999	1.000							
2008	7.342	1.003	0.998								
2009	5.254	1.002									
2010	7.266										
Avg 3	6.620	1.001	0.999	1.000	1.001	1.001	1.000	1.000	1.000	1.000	
Avg 5	6.146	0.997	0.999	1.003	1.000	1.001	1.000	1.000	1.000	1.000	
Avg 5 ex HL	6.044	1.000	0.999	1.002	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	6.540	1.001	0.999	1.000	1.001	1.001	1.000	1.000	1.000	1.000	
Wtd 5	6.105	0.997	0.999	1.003	1.000	1.001	1.000	1.000	1.000	1.000	
Selected	6.000	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Age:Ult	6.018	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000

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**Comprehensive Loss Development**

Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						35,375	35,355	35,350	35,343	35,342	35,340
2002					32,199	32,193	32,193	32,189	32,187	32,185	
2003				32,419	32,638	32,641	32,636	32,640	32,640		
2004			28,396	28,425	28,838	28,900	29,080	29,082			
2005		35,510	35,303	35,272	35,284	35,288	35,298				
2006	4,056	29,248	29,422	29,422	29,414	29,420					
2007	3,579	24,928	25,181	25,156	25,151						
2008	3,819	38,087	38,437	38,443							
2009	3,995	29,839	30,181								
2010	3,332	31,633									
2011	3,024										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						0.999	1.000	1.000	1.000	1.000	
2002					1.000	1.000	1.000	1.000	1.000		
2003				1.007	1.000	1.000	1.000	1.000			
2004			1.001	1.015	1.002	1.006	1.000				
2005		0.994	0.999	1.000	1.000	1.000					
2006	7.212	1.006	1.000	1.000	1.000						
2007	6.965	1.010	0.999	1.000							
2008	9.973	1.009	1.000								
2009	7.469	1.011									
2010	9.495										
Avg 3	8.979	1.010	1.000	1.000	1.001	1.002	1.000	1.000	1.000	1.000	
Avg 5	8.223	1.006	1.000	1.004	1.000	1.001	1.000	1.000	1.000	1.000	
Avg 5 ex HL	8.058	1.008	1.000	1.002	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	8.932	1.010	1.000	1.000	1.001	1.002	1.000	1.000	1.000	1.000	
Wtd 5	8.186	1.006	1.000	1.004	1.000	1.001	1.000	1.000	1.000	1.000	
Selected	8.000	1.007	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Age:Ult	8.080	1.010	1.003	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000

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**(000)**

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	8,701	1.000	8,704	8,701	1.000	8,704	8,704	1.001	8,710	1.001	0	0
2006q3	6,534	1.000	6,536	6,534	1.000	6,536	6,536	1.001	6,541	1.001	0	0
2006q4	7,915	1.000	7,917	7,915	1.000	7,917	7,917	1.001	7,923	1.001	29,420	29,449
2007q1	5,158	1.000	5,159	5,158	1.000	5,159	5,159	1.001	5,163	1.001	28,309	28,338
2007q2	6,637	1.000	6,638	6,637	1.000	6,638	6,638	1.001	6,643	1.001	26,244	26,271
2007q3	6,857	1.000	6,859	6,857	1.000	6,859	6,859	1.001	6,864	1.001	26,567	26,594
2007q4	6,499	1.000	6,501	6,499	1.000	6,501	6,501	1.001	6,506	1.001	25,151	25,176
2008q1	5,657	1.000	5,658	5,655	1.000	5,657	5,658	1.002	5,670	1.002	25,650	25,683
2008q2	14,522	1.000	14,526	14,522	1.000	14,526	14,526	1.002	14,558	1.003	33,535	33,598
2008q3	11,589	1.000	11,592	11,544	1.000	11,547	11,569	1.002	11,596	1.001	38,267	38,330
2008q4	6,743	1.000	6,745	6,721	1.000	6,723	6,734	1.002	6,749	1.001	38,511	38,573
2009q1	6,388	1.000	6,390	6,373	1.000	6,375	6,383	1.002	6,397	1.001	39,243	39,300
2009q2	8,318	1.000	8,321	8,287	1.000	8,289	8,305	1.002	8,323	1.001	33,039	33,065
2009q3	8,379	1.000	8,381	8,378	1.000	8,380	8,380	1.002	8,399	1.002	29,828	29,868
2009q4	7,180	1.000	7,182	7,143	1.000	7,144	7,163	1.002	7,179	1.000	30,265	30,298
2010q1	4,615	1.000	4,616	4,599	1.001	4,605	4,610	1.001	4,615	1.000	28,491	28,517
2010q2	11,898	1.001	11,913	11,852	1.003	11,890	11,902	1.001	11,914	1.001	32,071	32,108
2010q3	7,168	1.001	7,177	7,063	1.007	7,114	7,146	1.001	7,153	0.998	30,861	30,862
2010q4	8,330	1.005	8,374	8,120	1.022	8,301	8,338	1.001	8,346	1.002	32,011	32,029
2011q1	4,399	1.064	4,679	3,024	1.365	4,127	4,403	5.781	25,454	5.786	31,796	52,868

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**(000)**

Accident Year Ending	Incurred L+ALAE (13)	Adjusted Ultimate L+ALAE (14)	Implied LDF (15)				
2006q4	29,420	29,449	1.0010				
2007q4	25,151	25,176	1.0010				
2008q4	38,511	38,573	1.0016				
2009q4	30,265	30,298	1.0011				
2010q4	32,011	32,029	1.0005				

Accident Year	Incurred L+ALAE (16)	Inc LDF (17)	Inc Ultimate L+ALAE (18)	Paid L+ALAE (19)	Paid LDF (20)	Paid Ultimate L+ALAE (21)	Selected Ultimate L+ALAE (22)
2007	25,151	1.001	25,176	25,151	1.001	25,176	25,176
2008	38,511	1.002	38,588	38,443	1.003	38,558	38,573
2009	30,265	1.002	30,326	30,181	1.003	30,271	30,298
2010	32,011	1.003	32,108	31,633	1.010	31,950	32,029
2011	4,399	6.018	26,475	3,024	8.080	24,434	25,454

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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										17,530	17,526	17,524
2004q2									16,484	16,487	16,524	16,521
2004q3								16,048	16,020	16,009	16,013	16,021
2004q4							18,854	18,811	18,805	18,792	18,788	18,787
2005q1						17,330	17,313	17,272	17,269	17,255	17,246	17,246
2005q2					16,800	16,726	16,690	16,669	16,662	16,661	16,672	16,654
2005q3				16,931	16,789	16,726	16,681	16,657	16,656	16,646	16,649	16,647
2005q4			20,271	19,864	19,667	19,610	19,574	19,573	19,573	19,581	19,580	19,575
2006q1		17,957	17,370	17,127	17,027	16,967	16,922	16,887	16,878	16,882	16,875	16,871
2006q2	20,110	18,135	17,557	17,197	17,114	17,092	17,048	17,048	17,039	17,045	17,045	17,040
2006q3	20,473	18,083	17,379	17,072	16,924	16,896	16,879	16,888	16,886	16,889	16,889	16,892
2006q4	22,293	20,056	19,212	18,966	18,838	18,801	18,802	18,801	18,785	18,783	18,789	18,786
2007q1	20,563	19,088	18,393	18,132	18,043	18,044	18,017	18,009	17,988	17,978	17,973	17,971
2007q2	19,113	17,905	17,202	16,863	16,759	16,689	16,670	16,674	16,660	16,658	16,666	16,670
2007q3	18,956	17,300	16,521	16,249	15,998	15,892	15,908	15,898	15,900	15,885	15,875	15,880
2007q4	21,959	20,425	19,820	19,521	19,368	19,326	19,292	19,295	19,384	19,388	19,402	19,407
2008q1	20,604	19,200	18,686	18,503	18,407	18,398	18,408	18,406	18,414	18,402	18,413	18,417
2008q2	18,010	15,792	15,323	15,046	14,942	14,936	14,912	14,913	14,919	14,921	14,917	14,919
2008q3	17,654	15,614	15,046	14,840	14,759	14,764	14,744	14,736	14,732	14,730	14,721	
2008q4	21,904	19,549	18,869	18,638	18,544	18,504	18,472	18,460	18,449	18,452		
2009q1	18,642	16,731	16,269	16,088	15,983	15,945	15,944	15,938	15,917			
2009q2	18,274	15,994	15,510	15,277	15,241	15,218	15,190	15,176				
2009q3	18,508	16,127	15,505	15,268	15,148	15,106	15,094					
2009q4	20,604	18,224	17,580	17,400	17,280	17,247						
2010q1	19,079	16,758	16,306	16,131	16,051							
2010q2	17,371	15,244	14,577	14,401								
2010q3	17,968	15,358	14,894									
2010q4	20,175	17,675										
2011q1	18,061											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	17,512	17,497	17,492	17,491	17,480	17,476	17,475	17,474	17,476	17,475	17,478	17,476
2004q2	16,526	16,531	16,535	16,535	16,538	16,539	16,534	16,533	16,531	16,531	16,530	16,528
2004q3	16,022	16,018	16,009	16,011	16,012	16,010	16,008	16,005	16,004	16,004	16,004	16,005
2004q4	18,782	18,763	18,767	18,775	18,787	18,793	18,792	18,773	18,763	18,763	18,763	18,761
2005q1	17,240	17,240	17,237	17,238	17,232	17,231	17,231	17,228	17,228	17,229	17,219	17,219
2005q2	16,647	16,647	16,646	16,647	16,635	16,634	16,631	16,630	16,631	16,630	16,629	16,627
2005q3	16,638	16,634	16,633	16,632	16,632	16,628	16,628	16,628	16,627	16,625	16,623	
2005q4	19,574	19,572	19,566	19,570	19,570	19,569	19,564	19,560	19,560	19,557		
2006q1	16,869	16,861	16,856	16,853	16,852	16,851	16,850	16,849	16,849			
2006q2	17,037	17,035	17,026	17,026	17,026	17,024	17,024	17,023				
2006q3	16,885	16,869	16,870	16,871	16,868	16,868	16,867					
2006q4	18,789	18,787	18,784	18,781	18,780	18,780						
2007q1	17,971	17,963	17,962	17,961	17,960							
2007q2	16,669	16,669	16,667	16,662								
2007q3	15,885	15,874	15,874									
2007q4	19,418	19,420										
2008q1	18,419											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1										1.000	1.000	0.999
2004q2									1.000	1.002	1.000	1.000
2004q3								0.998	0.999	1.000	1.000	1.000
2004q4							0.998	1.000	0.999	1.000	1.000	1.000
2005q1						0.999	0.998	1.000	0.999	0.999	1.000	1.000
2005q2					0.996	0.998	0.999	1.000	1.000	1.001	0.999	1.000
2005q3				0.992	0.996	0.997	0.999	1.000	0.999	1.000	1.000	0.999
2005q4			0.980	0.990	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2006q1		0.967	0.986	0.994	0.997	0.997	0.998	0.999	1.000	1.000	1.000	1.000
2006q2	0.902	0.968	0.980	0.995	0.999	0.997	1.000	0.999	1.000	1.000	1.000	1.000
2006q3	0.883	0.961	0.982	0.991	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000
2006q4	0.900	0.958	0.987	0.993	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000
2007q1	0.928	0.964	0.986	0.995	1.000	0.999	1.000	0.999	0.999	1.000	1.000	1.000
2007q2	0.937	0.961	0.980	0.994	0.996	0.999	1.000	0.999	1.000	1.000	1.000	1.000
2007q3	0.913	0.955	0.984	0.985	0.993	1.001	0.999	1.000	0.999	0.999	1.000	1.000
2007q4	0.930	0.970	0.985	0.992	0.998	0.998	1.000	1.005	1.000	1.001	1.000	1.001
2008q1	0.932	0.973	0.990	0.995	1.000	1.001	1.000	1.000	0.999	1.001	1.000	1.000
2008q2	0.877	0.970	0.982	0.993	1.000	0.998	1.000	1.000	1.000	1.000	1.000	
2008q3	0.884	0.964	0.986	0.995	1.000	0.999	0.999	1.000	1.000	0.999		
2008q4	0.892	0.965	0.988	0.995	0.998	0.998	0.999	0.999	1.000			
2009q1	0.898	0.972	0.989	0.993	0.998	1.000	1.000	0.999				
2009q2	0.875	0.970	0.985	0.998	0.998	0.998	0.999					
2009q3	0.871	0.961	0.985	0.992	0.997	0.999						
2009q4	0.884	0.965	0.990	0.993	0.998							
2010q1	0.878	0.973	0.989	0.995								
2010q2	0.878	0.956	0.988									
2010q3	0.855	0.970										
2010q4	0.876											
Avg 8	0.877	0.967	0.987	0.994	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	0.894	0.965	0.986	0.993	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	0.894	0.966	0.986	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	0.877	0.967	0.988	0.994	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	0.895	0.965	0.986	0.993	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Selected	0.890	0.966	0.986	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	0.840	0.944	0.977	0.991	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q3	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q4	0.999	1.000	1.000	1.001	1.000	1.000	0.999	0.999	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
2005q2	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q2	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q3	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q3	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000



**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Collision Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										17,530	17,526	17,524
2004q2									16,467	16,470	16,485	16,485
2004q3								16,048	16,020	16,009	16,013	16,021
2004q4							18,850	18,811	18,804	18,791	18,787	18,787
2005q1						17,320	17,308	17,269	17,267	17,255	17,246	17,246
2005q2					16,780	16,701	16,673	16,652	16,661	16,660	16,671	16,653
2005q3				16,851	16,760	16,699	16,681	16,656	16,655	16,645	16,649	16,647
2005q4			20,207	19,813	19,661	19,606	19,574	19,568	19,572	19,580	19,579	19,573
2006q1		17,778	17,328	17,099	17,016	16,961	16,917	16,881	16,874	16,874	16,870	16,867
2006q2	15,506	17,974	17,514	17,186	17,095	17,082	17,039	17,027	17,037	17,045	17,045	17,040
2006q3	15,405	17,852	17,331	17,036	16,914	16,892	16,874	16,884	16,882	16,885	16,885	16,888
2006q4	16,342	19,873	19,174	18,954	18,831	18,796	18,802	18,801	18,785	18,783	18,787	18,782
2007q1	16,463	18,932	18,356	18,100	18,015	18,010	17,993	17,979	17,978	17,973	17,968	17,965
2007q2	14,852	17,599	17,149	16,840	16,742	16,682	16,670	16,673	16,659	16,657	16,665	16,669
2007q3	14,821	17,155	16,464	16,214	15,984	15,882	15,897	15,898	15,895	15,881	15,875	15,880
2007q4	15,932	20,243	19,774	19,494	19,366	19,321	19,287	19,294	19,280	19,302	19,316	19,321
2008q1	16,621	19,044	18,614	18,465	18,398	18,391	18,399	18,402	18,406	18,398	18,413	18,417
2008q2	13,834	15,666	15,285	15,040	14,940	14,929	14,905	14,912	14,912	14,914	14,915	14,917
2008q3	13,325	15,437	14,976	14,789	14,740	14,748	14,729	14,716	14,717	14,712	14,705	
2008q4	15,121	19,403	18,816	18,600	18,500	18,463	18,457	18,447	18,436	18,439		
2009q1	14,260	16,550	16,186	16,028	15,973	15,936	15,932	15,929	15,909			
2009q2	13,666	15,890	15,452	15,268	15,234	15,215	15,189	15,175				
2009q3	14,203	15,970	15,479	15,254	15,131	15,105	15,092					
2009q4	15,041	18,027	17,556	17,366	17,268	17,245						
2010q1	15,126	16,653	16,284	16,089	16,027							
2010q2	12,908	15,054	14,534	14,391								
2010q3	13,470	15,264	14,870									
2010q4	15,146	17,545										
2011q1	14,248											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Collision Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	17,512	17,497	17,492	17,491	17,480	17,476	17,475	17,474	17,476	17,475	17,478	17,476
2004q2	16,526	16,531	16,535	16,535	16,538	16,539	16,534	16,533	16,531	16,531	16,530	16,528
2004q3	16,022	16,018	16,009	16,011	16,012	16,010	16,008	16,005	16,004	16,004	16,004	16,005
2004q4	18,782	18,763	18,767	18,775	18,778	18,784	18,783	18,764	18,763	18,763	18,763	18,757
2005q1	17,240	17,240	17,237	17,238	17,232	17,231	17,231	17,228	17,228	17,229	17,219	17,219
2005q2	16,646	16,646	16,646	16,646	16,635	16,634	16,631	16,630	16,631	16,630	16,629	16,627
2005q3	16,637	16,634	16,633	16,632	16,631	16,628	16,628	16,628	16,626	16,625	16,623	
2005q4	19,572	19,571	19,562	19,567	19,567	19,566	19,564	19,560	19,560	19,557		
2006q1	16,865	16,857	16,856	16,853	16,852	16,851	16,850	16,849	16,849			
2006q2	17,037	17,035	17,026	17,026	17,026	17,024	17,024	17,023				
2006q3	16,881	16,866	16,866	16,867	16,864	16,864	16,863					
2006q4	18,782	18,782	18,779	18,776	18,775	18,780						
2007q1	17,966	17,963	17,962	17,961	17,960							
2007q2	16,669	16,669	16,666	16,662								
2007q3	15,877	15,874	15,874									
2007q4	19,328	19,330										
2008q1	18,419											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Collision Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1										1.000	1.000	0.999
2004q2									1.000	1.001	1.000	1.003
2004q3								0.998	0.999	1.000	1.000	1.000
2004q4							0.998	1.000	0.999	1.000	1.000	1.000
2005q1						0.999	0.998	1.000	0.999	0.999	1.000	1.000
2005q2					0.995	0.998	0.999	1.001	1.000	1.001	0.999	1.000
2005q3				0.995	0.996	0.999	0.998	1.000	0.999	1.000	1.000	0.999
2005q4			0.980	0.992	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2006q1		0.975	0.987	0.995	0.997	0.997	0.998	1.000	1.000	1.000	1.000	1.000
2006q2	1.159	0.974	0.981	0.995	0.999	0.997	0.999	1.001	1.001	1.000	1.000	1.000
2006q3	1.159	0.971	0.983	0.993	0.999	0.999	1.001	1.000	1.000	1.000	1.000	1.000
2006q4	1.216	0.965	0.989	0.994	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000
2007q1	1.150	0.970	0.986	0.995	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000
2007q2	1.185	0.974	0.982	0.994	0.996	0.999	1.000	0.999	1.000	1.000	1.000	1.000
2007q3	1.158	0.960	0.985	0.986	0.994	1.001	1.000	1.000	0.999	1.000	1.000	1.000
2007q4	1.271	0.977	0.986	0.993	0.998	0.998	1.000	0.999	1.001	1.001	1.000	1.000
2008q1	1.146	0.977	0.992	0.996	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
2008q2	1.132	0.976	0.984	0.993	0.999	0.998	1.001	1.000	1.000	1.000	1.000	
2008q3	1.158	0.970	0.988	0.997	1.001	0.999	0.999	1.000	1.000	1.000		
2008q4	1.283	0.970	0.989	0.995	0.998	1.000	0.999	0.999	1.000			
2009q1	1.161	0.978	0.990	0.997	0.998	1.000	1.000	0.999				
2009q2	1.163	0.972	0.988	0.998	0.999	0.998	0.999					
2009q3	1.124	0.969	0.986	0.992	0.998	0.999						
2009q4	1.199	0.974	0.989	0.994	0.999							
2010q1	1.101	0.978	0.988	0.996								
2010q2	1.166	0.966	0.990									
2010q3	1.133	0.974										
2010q4	1.158											
Avg 8	1.151	0.973	0.988	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.168	0.972	0.987	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16 ex HL	1.165	0.972	0.987	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.151	0.973	0.988	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.169	0.972	0.987	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.160	0.971	0.987	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.102	0.950	0.978	0.991	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Collision Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q3	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q4	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
2005q2	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q2	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q3	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Collision Loss Development**

Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						70,659	70,632	70,623	70,616	70,616	70,624
2002					75,171	75,131	75,105	75,068	75,067	75,064	
2003				74,443	74,337	74,340	74,312	74,399	74,383		
2004			68,970	68,838	68,787	68,808	68,775	68,765			
2005		72,701	70,229	70,125	70,085	70,056	70,024				
2006	19,580	71,659	69,605	69,580	69,535	69,519					
2007	20,563	71,852	69,896	69,904	69,917						
2008	20,604	68,048	66,575	66,510							
2009	18,642	64,988	63,434								
2010	19,079	63,021									
2011	18,061										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	1.000	1.000	1.000	1.000	
2002					0.999	1.000	1.000	1.000	1.000		
2003				0.999	1.000	1.000	1.001	1.000			
2004			0.998	0.999	1.000	1.000	1.000				
2005		0.966	0.999	0.999	1.000	1.000					
2006	3.660	0.971	1.000	0.999	1.000						
2007	3.494	0.973	1.000	1.000							
2008	3.303	0.978	0.999								
2009	3.486	0.976									
2010	3.303										
Avg 3	3.364	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	3.449	0.973	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	3.428	0.973	0.999	0.999	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	3.361	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	3.449	0.973	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	3.390	0.974	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	3.295	0.972	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Collision Loss Development**

Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						70,659	70,632	70,623	70,616	70,616	70,624
2002					75,170	75,130	75,104	75,067	75,067	75,064	
2003				74,441	74,325	74,322	74,295	74,399	74,383		
2004			68,945	68,801	68,787	68,799	68,775	68,765			
2005		72,299	70,205	70,122	70,083	70,052	70,024				
2006	15,835	71,407	69,571	69,572	69,526	69,515					
2007	16,463	71,562	69,869	69,812	69,826						
2008	16,621	67,817	66,510	66,480							
2009	14,260	64,746	63,421								
2010	15,126	62,833									
2011	14,248										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	1.000	1.000	1.000	1.000	
2002					0.999	1.000	1.000	1.000	1.000		
2003				0.998	1.000	1.000	1.001	1.000			
2004			0.998	1.000	1.000	1.000	1.000				
2005		0.971	0.999	0.999	1.000	1.000					
2006	4.509	0.974	1.000	0.999	1.000						
2007	4.347	0.976	0.999	1.000							
2008	4.080	0.981	1.000								
2009	4.540	0.980									
2010	4.154										
Avg 3	4.258	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	4.326	0.976	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	4.337	0.977	0.999	1.000	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	4.247	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	4.321	0.976	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	4.240	0.977	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	4.134	0.975	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	17,023	1.000	17,023	17,023	1.000	17,023	17,023	1.000	17,023	1.000	0	0
2006q3	16,867	1.000	16,867	16,863	1.000	16,863	16,865	1.000	16,865	1.000	0	0
2006q4	18,780	1.000	18,780	18,780	1.000	18,780	18,780	1.000	18,780	1.000	69,519	69,517
2007q1	17,960	1.000	17,960	17,960	1.000	17,960	17,960	1.000	17,960	1.000	70,631	70,629
2007q2	16,662	1.000	16,662	16,662	1.000	16,662	16,662	1.000	16,662	1.000	70,270	70,268
2007q3	15,874	1.000	15,874	15,874	1.000	15,874	15,874	1.000	15,874	1.000	69,277	69,277
2007q4	19,420	1.000	19,420	19,330	1.000	19,330	19,375	1.000	19,375	0.998	69,917	69,871
2008q1	18,419	1.000	18,419	18,419	1.000	18,419	18,419	0.999	18,400	0.999	70,375	70,311
2008q2	14,919	1.000	14,919	14,917	1.000	14,917	14,918	0.999	14,903	0.999	68,631	68,552
2008q3	14,721	1.000	14,721	14,705	1.000	14,705	14,713	0.999	14,698	0.998	67,478	67,376
2008q4	18,452	1.000	18,452	18,439	1.000	18,439	18,446	0.999	18,427	0.999	66,510	66,429
2009q1	15,917	1.000	15,917	15,909	1.000	15,909	15,913	0.998	15,885	0.998	64,008	63,914
2009q2	15,176	1.000	15,176	15,175	1.000	15,175	15,176	0.998	15,149	0.998	64,266	64,160
2009q3	15,094	1.000	15,094	15,092	1.000	15,092	15,093	0.998	15,067	0.998	64,639	64,529
2009q4	17,247	0.999	17,230	17,245	0.999	17,228	17,229	0.998	17,199	0.997	63,434	63,301
2010q1	16,051	0.997	16,003	16,027	0.997	15,979	15,991	0.996	15,934	0.993	63,569	63,350
2010q2	14,401	0.991	14,271	14,391	0.991	14,262	14,267	0.996	14,216	0.987	62,793	62,417
2010q3	14,894	0.977	14,554	14,870	0.978	14,545	14,549	0.996	14,498	0.973	62,594	61,847
2010q4	17,675	0.944	16,683	17,545	0.950	16,663	16,673	0.996	16,614	0.940	63,021	61,262
2011q1	18,061	0.840	15,173	14,248	1.102	15,698	15,435	3.836	59,210	3.278	65,030	104,538

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Accident Year Ending	Incurred L+ALAE (13)	Adjusted Ultimate L+ALAE (14)	Implied LDF (15)				
2006q4	69,519	69,517	1.0000				
2007q4	69,917	69,871	0.9994				
2008q4	66,510	66,429	0.9988				
2009q4	63,434	63,301	0.9979				
2010q4	63,021	61,262	0.9721				

Accident Year	Incurred L+ALAE (16)	Inc LDF (17)	Inc Ultimate L+ALAE (18)	Paid L+ALAE (19)	Paid LDF (20)	Paid Ultimate L+ALAE (21)	Selected Ultimate L+ALAE (22)
2007	69,917	1.000	69,917	69,826	1.000	69,826	69,871
2008	66,510	0.999	66,444	66,480	0.999	66,413	66,429
2009	63,434	0.998	63,307	63,421	0.998	63,294	63,301
2010	63,021	0.972	61,260	62,833	0.975	61,265	61,262
2011	18,061	3.295	59,514	14,248	4.134	58,906	59,210



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Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										203	203	203
2004q2									206	206	207	207
2004q3								213	213	215	215	218
2004q4							197	197	197	197	197	197
2005q1						189	189	189	189	189	189	189
2005q2					193	194	194	194	194	194	194	194
2005q3				209	210	210	210	210	211	211	210	210
2005q4			176	177	177	177	177	177	177	177	178	178
2006q1		161	164	165	166	166	166	166	166	166	166	166
2006q2	141	179	182	182	183	184	184	184	184	184	184	184
2006q3	151	187	190	191	192	192	192	192	192	192	192	192
2006q4	132	170	174	175	175	175	175	175	175	175	175	175
2007q1	148	190	196	196	198	198	198	198	198	198	198	198
2007q2	143	184	186	187	188	188	189	189	189	189	189	189
2007q3	151	191	193	195	196	196	196	196	196	196	196	197
2007q4	136	171	175	177	177	177	177	177	177	177	177	177
2008q1	153	198	202	203	203	204	204	204	204	204	204	204
2008q2	153	196	200	209	209	209	210	210	210	210	210	210
2008q3	157	190	194	195	196	196	196	196	196	197	197	
2008q4	141	185	188	190	190	192	192	192	192	192		
2009q1	152	199	203	205	207	207	207	207	207			
2009q2	171	215	220	222	223	223	224	224				
2009q3	196	237	241	243	244	244	244					
2009q4	181	220	225	226	226	227						
2010q1	187	247	251	253	254							
2010q2	190	244	249	251								
2010q3	225	276	281									
2010q4	172	222										
2011q1	182											

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Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	203	203	203	203	203	203	203	203	203	203	203	203
2004q2	207	207	207	207	207	207	207	207	207	207	207	207
2004q3	219	219	219	219	219	219	219	219	219	219	219	219
2004q4	197	197	197	197	197	197	197	197	197	197	197	197
2005q1	189	189	189	189	189	189	189	189	189	189	189	189
2005q2	194	194	194	194	194	194	194	194	194	194	194	194
2005q3	211	211	211	211	210	210	210	210	210	211	211	
2005q4	178	178	178	178	178	178	178	178	178	178		
2006q1	166	166	166	166	166	166	166	166	166			
2006q2	184	184	184	184	184	184	184	184				
2006q3	192	192	192	192	192	192	192					
2006q4	175	175	175	175	175	175						
2007q1	198	198	198	198	198							
2007q2	189	189	189	189								
2007q3	197	197	197									
2007q4	178	178										
2008q1	204											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									1.000	1.000	1.000	1.000
2004q2								1.000	1.000	1.000	1.000	1.000
2004q3							1.000	1.000	1.006	1.000	1.016	1.003
2004q4						1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1					1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2005q2				1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2005q3			1.009	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2005q4		1.019	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
2006q1	1.258	1.019	1.008	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q2	1.269	1.017	1.004	1.004	1.002	1.001	0.999	1.000	1.001	1.000	1.000	1.001
2006q3	1.241	1.016	1.006	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q4	1.285	1.022	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2007q1	1.281	1.031	1.002	1.006	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2007q2	1.288	1.010	1.005	1.006	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000
2007q3	1.259	1.014	1.007	1.005	1.002	1.000	1.000	1.001	1.000	1.000	1.001	1.000
2007q4	1.258	1.022	1.008	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001
2008q1	1.295	1.021	1.006	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2008q2	1.285	1.021	1.042	1.002	1.001	1.001	1.000	1.002	0.999	1.000	1.001	
2008q3	1.208	1.020	1.007	1.005	1.001	1.000	1.001	1.000	1.000	1.000		
2008q4	1.312	1.017	1.007	1.004	1.007	1.001	1.000	1.001	1.000			
2009q1	1.305	1.021	1.009	1.008	1.001	1.000	1.000	1.000				
2009q2	1.261	1.024	1.008	1.004	1.002	1.000	1.000					
2009q3	1.210	1.019	1.005	1.004	1.002	1.001						
2009q4	1.217	1.021	1.004	1.003	1.001							
2010q1	1.321	1.019	1.006	1.004								
2010q2	1.287	1.020	1.008									
2010q3	1.228	1.017										
2010q4	1.293											
Avg 8	1.265	1.020	1.007	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Avg 16	1.269	1.020	1.009	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.001	1.000
Avg 16 ex HL	1.270	1.020	1.007	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 8	1.263	1.020	1.007	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 16	1.267	1.020	1.009	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.001	1.000
Selected	1.270	1.020	1.007	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.312	1.033	1.013	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2006q3	1.000	1.000	1.000	1.000	1.000	1.000						
2006q4	1.000	1.000	1.000	1.000	1.000							
2007q1	1.000	1.000	1.000	1.000								
2007q2	1.000	1.000	1.000									
2007q3	1.000	1.000										
2007q4	1.000											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										203	203	203
2004q2									206	206	207	207
2004q3								213	213	215	215	218
2004q4							197	197	197	197	197	197
2005q1						189	189	189	189	189	189	189
2005q2					193	194	194	194	194	194	194	194
2005q3				209	210	210	210	210	210	210	210	210
2005q4			176	177	177	177	177	177	177	177	178	178
2006q1		160	164	165	166	166	166	166	166	166	166	166
2006q2	137	178	182	182	183	184	184	184	184	184	184	184
2006q3	145	187	190	191	192	192	192	192	192	192	192	192
2006q4	129	170	174	175	175	175	175	175	175	175	175	175
2007q1	145	190	195	196	198	198	198	198	198	198	198	198
2007q2	138	183	186	187	188	188	189	189	189	189	189	189
2007q3	146	190	193	195	196	196	196	196	196	196	196	197
2007q4	130	171	175	177	177	177	177	177	177	177	177	177
2008q1	146	197	202	203	203	204	204	204	204	204	204	204
2008q2	147	195	200	208	209	209	210	210	210	210	210	210
2008q3	150	189	194	195	196	196	196	196	196	197	197	
2008q4	135	185	188	190	190	192	192	192	192	192		
2009q1	148	198	203	205	206	207	207	207	207			
2009q2	164	214	220	222	223	223	224	224				
2009q3	190	237	241	243	244	244	244					
2009q4	174	220	225	226	226	227						
2010q1	183	245	251	253	254							
2010q2	184	244	249	251								
2010q3	219	276	281									
2010q4	168	221										
2011q1	177											

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Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	203	203	203	203	203	203	203	203	203	203	203	203
2004q2	207	207	207	207	207	207	207	207	207	207	207	207
2004q3	219	219	219	219	219	219	219	219	219	219	219	219
2004q4	197	197	197	197	197	197	197	197	197	197	197	197
2005q1	189	189	189	189	189	189	189	189	189	189	189	189
2005q2	194	194	194	194	194	194	194	194	194	194	194	194
2005q3	210	210	210	210	210	210	210	210	210	211	211	
2005q4	178	178	178	178	178	178	178	178	178	178		
2006q1	166	166	166	166	166	166	166	166	166			
2006q2	184	184	184	184	184	184	184	184				
2006q3	192	192	192	192	192	192	192					
2006q4	175	175	175	175	175	175						
2007q1	198	198	198	198	198							
2007q2	189	189	189	189								
2007q3	197	197	197									
2007q4	178	178										
2008q1	204											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

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Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									1.000	1.000	1.000	1.000
2004q2								1.000	1.000	1.000	1.000	1.000
2004q3							1.000	1.000	1.006	1.000	1.016	1.003
2004q4						1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1					1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2005q2				1.004	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000
2005q3			1.010	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q4		1.021	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
2006q1	1.298	1.020	1.009	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q2	1.304	1.020	1.004	1.004	1.002	1.001	0.999	1.000	1.001	1.000	1.000	1.001
2006q3	1.292	1.016	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q4	1.313	1.024	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2007q1	1.306	1.030	1.004	1.006	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2007q2	1.333	1.013	1.005	1.006	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000
2007q3	1.299	1.018	1.007	1.005	1.002	1.000	1.000	1.001	1.000	1.000	1.001	1.000
2007q4	1.316	1.023	1.008	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001
2008q1	1.351	1.023	1.006	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
2008q2	1.331	1.023	1.043	1.003	1.002	1.001	1.000	1.001	1.000	1.000	1.001	
2008q3	1.260	1.022	1.008	1.005	1.001	1.000	1.001	1.000	1.000	1.000		
2008q4	1.370	1.019	1.007	1.004	1.007	1.001	1.000	1.001	1.000			
2009q1	1.339	1.025	1.009	1.008	1.001	1.000	1.000	1.000				
2009q2	1.307	1.027	1.009	1.004	1.002	1.000	1.000					
2009q3	1.248	1.019	1.005	1.004	1.002	1.001						
2009q4	1.260	1.021	1.005	1.003	1.001							
2010q1	1.338	1.024	1.006	1.004								
2010q2	1.322	1.023	1.008									
2010q3	1.261	1.017										
2010q4	1.315											
Avg 8	1.299	1.022	1.007	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Avg 16	1.310	1.022	1.009	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.001	1.000
Avg 16 ex HL	1.310	1.022	1.007	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 8	1.296	1.022	1.007	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Wtd 16	1.307	1.022	1.009	1.004	1.002	1.000	1.000	1.001	1.000	1.000	1.001	1.000
Selected	1.310	1.022	1.007	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.356	1.035	1.013	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Towing and Labor Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2006q3	1.000	1.000	1.000	1.000	1.000	1.000						
2006q4	1.000	1.000	1.000	1.000	1.000							
2007q1	1.000	1.000	1.000	1.000								
2007q2	1.000	1.000	1.000									
2007q3	1.000	1.000										
2007q4	1.000											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000



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**Countrywide**  
**Towing and Labor Loss Development**

Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						613	613	613	613	613	613
2002					791	791	791	791	791	791	
2003				802	802	802	802	802	802		
2004			819	821	825	825	825	825			
2005		762	771	771	771	771	771				
2006	128	708	717	717	718	718					
2007	148	749	760	761	761						
2008	153	791	802	803							
2009	152	890	901								
2010	187	1,008									
2011	182										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	1.000	1.000	1.000	1.000	
2002					1.000	1.000	1.000	1.000	1.000		
2003				1.000	1.001	1.000	1.000	1.000			
2004			1.002	1.005	1.000	1.000	1.000				
2005		1.011	1.000	1.000	1.000	1.000					
2006	5.545	1.012	1.001	1.001	1.000						
2007	5.049	1.015	1.001	1.000							
2008	5.174	1.014	1.001								
2009	5.839	1.013									
2010	5.402										
Avg 3	5.472	1.014	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	5.402	1.013	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	5.374	1.013	1.001	1.001	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	5.467	1.014	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	5.399	1.013	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	5.400	1.014	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	5.487	1.016	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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**Countrywide**  
**Towing and Labor Loss Development**

Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						613	613	613	613	613	613
2002					791	791	791	791	791	791	
2003				802	802	802	802	802	802		
2004			819	821	825	825	825	825			
2005		761	771	771	771	771	771				
2006	123	708	717	717	718	718					
2007	145	749	760	761	761						
2008	146	790	802	803							
2009	148	890	901								
2010	183	1,007									
2011	177										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	1.000	1.000	1.000	1.000	
2002					1.000	1.000	1.000	1.000	1.000		
2003				1.000	1.001	1.000	1.000	1.000			
2004			1.002	1.005	1.000	1.000	1.000				
2005		1.012	1.000	1.000	1.000	1.000					
2006	5.733	1.012	1.001	1.001	1.000						
2007	5.156	1.015	1.001	1.000							
2008	5.410	1.015	1.001								
2009	6.009	1.013									
2010	5.490										
Avg 3	5.636	1.014	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	5.560	1.014	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	5.544	1.013	1.001	1.001	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	5.627	1.014	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	5.553	1.014	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	5.550	1.014	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	5.639	1.016	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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**Countrywide**  
**Towing and Labor Loss Development**  
**(000)**

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	184	1.000	184	184	1.000	184	184	1.000	184	1.000	0	0
2006q3	192	1.000	192	192	1.000	192	192	1.000	192	1.000	0	0
2006q4	175	1.000	175	175	1.000	175	175	1.000	175	1.000	718	718
2007q1	198	1.000	198	198	1.000	198	198	1.000	198	1.000	750	750
2007q2	189	1.000	189	189	1.000	189	189	1.000	189	1.000	755	755
2007q3	197	1.000	197	197	1.000	197	197	1.000	197	1.000	759	759
2007q4	178	1.000	178	178	1.000	178	178	1.000	178	1.000	761	761
2008q1	204	1.000	204	204	1.000	204	204	1.001	204	1.001	767	767
2008q2	210	1.000	210	210	1.000	210	210	1.001	210	1.001	788	789
2008q3	197	1.000	197	197	1.000	197	197	1.001	197	1.001	788	789
2008q4	192	1.000	192	192	1.000	192	192	1.001	192	1.001	803	804
2009q1	207	1.000	207	207	1.000	207	207	1.002	207	1.002	806	807
2009q2	224	1.000	224	224	1.000	224	224	1.002	224	1.002	819	820
2009q3	244	1.000	244	244	1.000	244	244	1.002	245	1.002	867	868
2009q4	227	1.000	227	227	1.000	227	227	1.002	227	1.002	901	903
2010q1	254	1.002	254	254	1.002	254	254	1.003	255	1.005	948	951
2010q2	251	1.006	253	251	1.006	253	253	1.003	254	1.009	976	981
2010q3	281	1.013	285	281	1.013	284	285	1.003	285	1.015	1,013	1,021
2010q4	222	1.033	229	221	1.035	228	229	1.003	230	1.035	1,008	1,024
2011q1	182	1.312	239	177	1.356	240	239	4.169	998	5.485	936	1,767

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**(000)**

Accident Year Ending	Incurred L+ALAE (13)	Adjusted Ultimate L+ALAE (14)	Implied LDF (15)				
2006q4	718	718	1.0000				
2007q4	761	761	1.0000				
2008q4	803	804	1.0010				
2009q4	901	903	1.0020				
2010q4	1,008	1,024	1.0153				

Accident Year	Incurred L+ALAE (16)	Inc LDF (17)	Inc Ultimate L+ALAE (18)	Paid L+ALAE (19)	Paid LDF (20)	Paid Ultimate L+ALAE (21)	Selected Ultimate L+ALAE (22)
2007	761	1.000	761	761	1.000	761	761
2008	803	1.001	804	803	1.001	804	804
2009	901	1.002	903	901	1.002	903	903
2010	1,008	1.016	1,024	1,007	1.016	1,023	1,024
2011	182	5.487	999	177	5.639	998	998

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Rental Reimbursement Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										320	320	320
2004q2									291	291	291	291
2004q3								295	295	295	295	295
2004q4							322	322	322	322	322	322
2005q1						256	256	256	256	254	254	254
2005q2					264	263	262	261	261	260	260	260
2005q3				600	601	600	599	599	598	598	598	598
2005q4			347	342	342	341	340	340	339	339	338	338
2006q1		257	249	245	243	243	243	242	242	242	241	241
2006q2	275	272	267	263	262	262	262	262	262	261	261	261
2006q3	252	256	251	249	249	248	248	248	248	248	248	248
2006q4	282	292	286	283	280	281	281	281	281	281	281	281
2007q1	237	237	237	235	234	235	235	235	235	235	235	235
2007q2	243	249	240	238	239	238	238	238	238	238	238	238
2007q3	253	258	249	246	244	244	244	244	244	244	244	244
2007q4	220	225	221	216	215	215	215	215	215	215	215	215
2008q1	241	233	228	226	224	224	224	224	224	224	224	224
2008q2	257	269	267	262	262	262	262	262	262	262	262	262
2008q3	242	270	265	263	263	263	263	263	263	263	263	
2008q4	233	262	255	255	253	253	253	252	252	252		
2009q1	242	220	218	213	214	213	213	213	213			
2009q2	244	229	229	229	229	228	228	227				
2009q3	222	214	208	206	205	204	203					
2009q4	254	251	247	245	244	244						
2010q1	205	206	208	208	207							
2010q2	194	215	208	207								
2010q3	212	226	225									
2010q4	262	279										
2011q1	211											

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**Countrywide**  
**Rental Reimbursement Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	320	320	320	320	320	320	320	320	320	320	320	320
2004q2	291	291	291	291	291	291	291	291	291	291	291	291
2004q3	295	295	295	295	295	295	295	295	295	295	295	295
2004q4	322	322	322	322	322	322	322	322	322	322	322	322
2005q1	254	254	254	254	254	254	253	253	253	253	253	253
2005q2	260	260	260	260	260	260	260	260	260	260	260	260
2005q3	598	598	598	598	598	598	598	598	598	598	598	
2005q4	338	338	338	338	338	338	338	338	338	338		
2006q1	241	241	241	241	241	241	240	240	240			
2006q2	261	261	261	261	261	261	261	261				
2006q3	248	248	248	248	248	248	248					
2006q4	281	281	281	281	281	281						
2007q1	235	235	235	235	235							
2007q2	238	238	238	238								
2007q3	244	244	244									
2007q4	215	215										
2008q1	224											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

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Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									1.000	0.998	1.000	1.000
2004q2								0.998	1.000	1.000	1.000	1.000
2004q3							1.000	0.999	1.000	1.000	1.000	1.000
2004q4						0.996	1.000	1.000	1.000	1.000	1.000	1.000
2005q1					0.997	1.001	0.999	1.000	0.996	1.000	0.997	1.000
2005q2				0.996	0.997	0.997	0.995	1.001	0.996	1.000	1.000	1.000
2005q3			0.995	1.002	0.999	0.998	1.000	0.998	1.000	1.000	1.000	1.000
2005q4		0.993	0.985	0.999	0.997	0.999	0.998	0.998	1.000	0.999	1.000	1.000
2006q1	1.029	0.970	0.983	0.990	1.001	0.999	0.998	0.997	1.000	0.999	0.999	1.000
2006q2	0.990	0.981	0.983	0.996	1.003	0.999	0.999	1.000	0.998	1.000	1.000	1.000
2006q3	1.019	0.979	0.991	1.001	0.999	1.000	1.000	0.997	1.000	1.000	1.000	1.000
2006q4	1.034	0.980	0.989	0.991	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q1	1.000	0.998	0.991	0.998	1.003	1.000	0.999	1.000	1.000	1.000	1.002	1.000
2007q2	1.025	0.965	0.993	1.002	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2007q3	1.018	0.965	0.989	0.992	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2007q4	1.024	0.979	0.981	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q1	0.966	0.976	0.992	0.991	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000
2008q2	1.047	0.995	0.978	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008q3	1.119	0.981	0.995	0.998	0.999	0.999	1.000	1.000	1.000	1.000		
2008q4	1.128	0.974	0.999	0.992	0.997	1.000	1.000	1.000	0.998			
2009q1	0.909	0.991	0.979	1.002	0.999	1.000	0.998	1.000				
2009q2	0.940	0.998	0.999	1.001	0.997	0.997	0.999					
2009q3	0.962	0.975	0.990	0.997	0.992	0.998						
2009q4	0.990	0.984	0.992	0.996	1.001							
2010q1	1.006	1.011	0.998	0.996								
2010q2	1.109	0.969	0.997									
2010q3	1.064	0.996										
2010q4	1.064											
Avg 8	1.005	0.987	0.994	0.998	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.023	0.984	0.991	0.997	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000
Avg 16 ex HL	1.024	0.983	0.991	0.997	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000
Wtd 8	1.003	0.987	0.994	0.998	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.022	0.983	0.991	0.997	1.000	0.999	1.000	0.999	0.999	1.000	1.000	1.000
Selected	1.023	0.983	0.991	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	0.994	0.971	0.988	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Rental Reimbursement Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q1	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000				
2006q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2006q3	1.000	1.000	1.000	1.000	1.000	1.000						
2006q4	1.000	1.000	1.000	1.000	1.000							
2007q1	1.000	1.000	1.000	1.000								
2007q2	1.000	1.000	1.000									
2007q3	1.000	1.000										
2007q4	1.000											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.000	0.000	0.000	0.000
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Wtd 8	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.000	0.000	0.000	0.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000



**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Rental Reimbursement Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										320	320	320
2004q2									291	291	291	291
2004q3								295	295	295	295	295
2004q4							322	322	322	322	322	322
2005q1						256	256	256	256	254	254	254
2005q2					264	263	262	261	261	260	260	260
2005q3				600	601	600	599	599	598	598	598	598
2005q4			344	341	341	340	340	340	339	339	338	338
2006q1		249	248	245	243	243	243	242	242	242	241	241
2006q2	177	268	267	263	262	262	262	262	262	261	261	261
2006q3	173	255	251	248	249	248	248	248	248	248	248	248
2006q4	188	290	286	283	280	281	281	281	281	281	281	281
2007q1	150	236	237	235	234	234	235	235	235	235	235	235
2007q2	166	247	240	238	239	238	238	238	238	238	238	238
2007q3	169	254	247	245	244	244	244	244	244	244	244	244
2007q4	147	224	220	216	215	215	215	215	215	215	215	215
2008q1	156	229	227	225	224	224	224	224	224	224	224	224
2008q2	172	264	267	262	262	262	262	262	262	262	262	262
2008q3	137	267	264	263	262	263	263	263	263	263	263	
2008q4	152	257	255	254	252	252	252	252	252	252		
2009q1	136	215	218	213	213	213	213	213	213			
2009q2	160	228	228	228	228	228	228	227				
2009q3	144	209	208	206	205	204	203					
2009q4	168	250	246	245	244	244						
2010q1	142	205	208	208	207							
2010q2	138	210	206	207								
2010q3	163	222	223									
2010q4	196	276										
2011q1	155											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Rental Reimbursement Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	320	320	320	320	320	320	320	320	320	320	320	320
2004q2	291	291	291	291	291	291	291	291	291	291	291	291
2004q3	295	295	295	295	295	295	295	295	295	295	295	295
2004q4	322	322	322	322	322	322	322	322	322	322	322	322
2005q1	254	254	254	254	254	254	253	253	253	253	253	253
2005q2	260	260	260	260	260	260	260	260	260	260	260	260
2005q3	598	598	598	598	598	598	598	598	598	598	598	
2005q4	338	338	338	338	338	338	338	338	338	338		
2006q1	241	241	241	241	241	241	240	240	240			
2006q2	261	261	261	261	261	261	261	261				
2006q3	248	248	248	248	248	248	248					
2006q4	281	281	281	281	281	281						
2007q1	235	235	235	235	235							
2007q2	238	238	238	238								
2007q3	244	244	244									
2007q4	215	215										
2008q1	224											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Rental Reimbursement Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1									1.000	0.998	1.000	1.000
2004q2								0.998	1.000	1.000	1.000	1.000
2004q3							1.000	0.999	1.000	1.000	1.000	1.000
2004q4						0.996	1.000	1.000	1.000	1.000	1.000	1.000
2005q1					0.998	1.001	0.999	1.000	0.996	1.000	0.997	1.000
2005q2				0.996	0.997	0.997	0.995	1.001	0.996	1.000	1.000	1.000
2005q3			0.999	1.001	1.000	0.998	1.000	0.998	1.000	1.000	1.000	1.000
2005q4		1.006	0.992	0.999	0.997	0.999	1.000	0.998	1.000	0.999	1.000	1.000
2006q1	1.533	0.993	0.987	0.992	1.001	0.999	0.998	0.997	1.000	0.999	0.999	1.000
2006q2	1.513	0.996	0.984	0.996	1.003	0.999	0.999	1.000	0.998	1.000	1.000	1.000
2006q3	1.472	0.982	0.991	1.001	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000
2006q4	1.544	0.987	0.989	0.991	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q1	1.574	1.003	0.991	0.998	1.000	1.003	0.999	1.000	1.000	1.000	1.002	1.000
2007q2	1.493	0.971	0.993	1.002	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2007q3	1.506	0.973	0.992	0.994	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
2007q4	1.524	0.981	0.982	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q1	1.462	0.991	0.992	0.995	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000
2008q2	1.538	1.012	0.980	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008q3	1.944	0.991	0.998	0.994	1.003	0.999	1.000	1.000	1.000	1.000		
2008q4	1.686	0.992	0.997	0.992	0.999	1.000	1.000	1.000	1.000			
2009q1	1.575	1.014	0.979	1.002	0.999	1.000	0.999	1.000				
2009q2	1.426	1.003	0.999	1.001	0.997	1.000	0.999					
2009q3	1.447	0.996	0.990	0.995	0.994	0.998						
2009q4	1.489	0.984	0.994	0.996	1.001							
2010q1	1.444	1.013	1.000	0.996								
2010q2	1.523	0.983	1.005									
2010q3	1.368	1.004										
2010q4	1.408											
Avg 8	1.460	0.999	0.995	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.526	0.994	0.992	0.997	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000
Avg 16 ex HL	1.507	0.994	0.992	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.456	0.998	0.995	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.520	0.993	0.992	0.997	1.000	1.000	1.000	0.999	0.999	1.000	1.000	1.000
Selected	1.510	0.994	0.992	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.484	0.983	0.989	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Rental Reimbursement Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q2	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2005q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q1	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000				
2006q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2006q3	1.000	1.000	1.000	1.000	1.000	1.000						
2006q4	1.000	1.000	1.000	1.000	1.000							
2007q1	1.000	1.000	1.000	1.000								
2007q2	1.000	1.000	1.000									
2007q3	1.000	1.000										
2007q4	1.000											
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.000	0.000	0.000	0.000
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Wtd 8	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.000	0.000	0.000	0.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**Countrywide**  
**Rental Reimbursement Loss Development**

Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						1,709	1,708	1,707	1,707	1,707	1,707
2002					1,693	1,693	1,693	1,693	1,693	1,693	
2003				1,540	1,538	1,537	1,537	1,537	1,537		
2004			1,230	1,228	1,228	1,228	1,228	1,228			
2005		1,474	1,457	1,451	1,451	1,450	1,450				
2006	250	1,048	1,033	1,032	1,032	1,030					
2007	237	947	932	932							
2008	241	1,013	1,001	1,000							
2009	242	901	888								
2010	205	918									
2011	211										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	0.999	1.000	1.000	1.000	
2002					1.000	1.000	1.000	1.000	1.000		
2003				0.998	0.999	1.000	1.000	1.000			
2004			0.998	1.000	1.000	1.000	1.000				
2005		0.988	0.996	1.000	0.999	1.000					
2006	4.191	0.986	0.998	1.000	0.999						
2007	3.993	0.984	1.001	1.000							
2008	4.193	0.988	1.000								
2009	3.732	0.985									
2010	4.480										
Avg 3	4.135	0.986	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
Avg 5	4.118	0.986	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	4.126	0.986	0.999	1.000	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	4.116	0.986	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
Wtd 5	4.107	0.987	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	
Selected	4.125	0.986	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	4.055	0.983	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Rental Reimbursement Loss Development**

Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						1,709	1,708	1,707	1,707	1,707	1,707
2002					1,693	1,693	1,693	1,693	1,693	1,693	
2003				1,539	1,538	1,537	1,537	1,537	1,537		
2004			1,230	1,228	1,228	1,228	1,228	1,228			
2005		1,464	1,456	1,451	1,451	1,450	1,450				
2006	163	1,046	1,033	1,032	1,032	1,030					
2007	150	944	932	932	932						
2008	156	1,006	1,000	1,000							
2009	136	900	888								
2010	142	914									
2011	155										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	0.999	1.000	1.000	1.000	
2002					1.000	1.000	1.000	1.000	1.000		
2003				0.999	0.999	1.000	1.000	1.000			
2004			0.998	1.000	1.000	1.000	1.000				
2005		0.995	0.997	1.000	0.999	1.000					
2006	6.427	0.988	0.998	1.000	0.999						
2007	6.300	0.987	1.001	1.000							
2008	6.434	0.994	1.000								
2009	6.606	0.987									
2010	6.434										
Avg 3	6.491	0.989	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
Avg 5	6.440	0.990	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL	6.432	0.990	0.999	1.000	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	6.488	0.989	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
Wtd 5	6.437	0.990	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	
Selected	6.435	0.990	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	6.364	0.989	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Rental Reimbursement Loss Development**  
**(000)**

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	261	1.000	261	261	1.000	261	261	1.000	261	1.000	0	0
2006q3	248	1.000	248	248	1.000	248	248	1.000	248	1.000	0	0
2006q4	281	1.000	281	281	1.000	281	281	1.000	281	1.000	1,030	1,030
2007q1	235	1.000	235	235	1.000	235	235	0.999	235	0.999	1,025	1,025
2007q2	238	1.000	238	238	1.000	238	238	0.999	238	1.000	1,002	1,002
2007q3	244	1.000	244	244	1.000	244	244	0.999	244	1.000	998	998
2007q4	215	1.000	215	215	1.000	215	215	0.999	215	0.999	932	932
2008q1	224	1.000	224	224	1.000	224	224	0.999	224	0.999	921	921
2008q2	262	1.000	262	262	1.000	262	262	0.999	262	0.999	945	944
2008q3	263	1.000	263	263	1.000	263	263	0.999	262	0.999	964	963
2008q4	252	1.000	252	252	1.000	252	252	0.999	252	0.999	1,000	999
2009q1	213	1.000	213	213	1.000	213	213	0.998	213	0.998	989	988
2009q2	227	1.000	227	227	1.000	227	227	0.998	227	0.998	955	953
2009q3	203	1.000	203	203	1.000	203	203	0.998	203	0.998	896	894
2009q4	244	1.000	244	244	1.000	244	244	0.998	244	0.997	888	886
2010q1	207	1.000	207	207	1.000	207	207	0.996	206	0.996	882	880
2010q2	207	0.997	207	207	0.997	207	207	0.996	206	0.993	862	859
2010q3	225	0.988	222	223	0.989	221	222	0.996	221	0.982	884	877
2010q4	279	0.971	271	276	0.983	272	271	0.996	270	0.969	918	903
2011q1	211	0.994	209	155	1.484	230	220	4.189	921	4.367	922	1,618

**American National Property And Casualty Company**  
**American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company**  
**Pacific Property and Casualty Company**  
**Countrywide**  
**Rental Reimbursement Loss Development**  
**(000)**

Accident Year Ending	Incurred L+ALAE	Adjusted Ultimate L+ALAE	Implied LDF
	(13)	(14)	(15)
2006q4	1,030	1,030	1.0000
2007q4	932	932	0.9995
2008q4	1,000	999	0.9990
2009q4	888	886	0.9978
2010q4	918	903	0.9838

Accident Year	Incurred L+ALAE	Inc LDF	Inc Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2007	932	0.999	931	932	1.000	932	932
2008	1,000	0.998	998	1,000	1.000	1,000	999
2009	888	0.997	885	888	0.999	887	886
2010	918	0.983	902	914	0.989	904	903
2011	211	4.055	855	155	6.364	986	921



**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										0	0	0
2004q2									0	0	0	0
2004q3								70	70	70	70	70
2004q4							30	30	30	30	30	30
2005q1						5	5	5	5	5	5	5
2005q2												
2005q3				30	30	30	30	30	30	30	30	30
2005q4			31	31	31	31	31	31	31	31	31	31
2006q1												
2006q2												
2006q3	10	10	13	13	13	13	13	13	13	13	13	13
2006q4	15	15	15	15	15	15	15	15	15	15	15	15
2007q1												
2007q2												
2007q3	25	25	25	25	25	25	25	25	25	25	25	25
2007q4												
2008q1	20	30	30	30	30	30	30	30	30	30	30	30
2008q2												
2008q3	5	5	5	5	15	15	15	15	15	15	15	
2008q4	5	5	15	15	15	15	15	15	15	15		
2009q1		5	5	5	5	5	5	5	5			
2009q2	20	31	30	30	30	30	30	30				
2009q3	10	10	10	0	0	0	0					
2009q4												
2010q1	10	10	10	10	10							
2010q2	10	20	20	20								
2010q3	10	10	10									
2010q4	40	40										
2011q1	5											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**

Incurred Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	0	0	0	0	0	0	0	0	0	0	0	0
2004q2	0	0	0	0	0	0	0	0	0	0	0	0
2004q3	70	70	70	70	70	70	70	70	70	70	70	70
2004q4	30	30	30	30	30	30	30	30	30	30	30	30
2005q1	5	5	5	5	5	5	5	5	5	5	5	5
2005q2												
2005q3	30	27	20	20	20	20	20	20	20	20	20	
2005q4	31	31	31	31	31	31	31	31	31	31		
2006q1												
2006q2												
2006q3	13	13	13	13	13	13	13					
2006q4	15	15	15	15	15	15						
2007q1												
2007q2												
2007q3	25	25	25									
2007q4												
2008q1	30											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
2010q4												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1												
2004q2												
2004q3							1.000	1.000	1.000	1.000	1.000	1.000
2004q4						1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2												
2005q3			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000	1.000
2005q4		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q1												
2006q2												
2006q3	1.000	1.283	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q1												
2007q2												
2007q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q4												
2008q1	1.500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q2												
2008q3	1.000	1.000	1.000	3.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008q4	1.000	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2009q1		1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2009q2	1.567	0.961	1.009	1.001	1.000	1.000	1.000					
2009q3	1.000	1.000	0.000									
2009q4												
2010q1	1.000	1.000	1.000	1.000								
2010q2	2.000	1.000	1.000									
2010q3	1.000	1.000										
2010q4	1.000											
Avg 8	1.261	1.280	0.858	1.400	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.207	1.178	0.910	1.222	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
Avg 16 ex HL	1.133	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.263	1.096	0.898	1.153	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.234	1.053	0.945	1.068	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
Selected	1.225	1.050	1.050	1.050	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.418	1.158	1.103	1.050	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**

Incurred Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1												
2004q2												
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2												
2005q3	0.889	0.751	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006q1												
2006q2												
2006q3	1.000	1.000	1.000	1.000	1.000	1.000						
2006q4	1.000	1.000	1.000	1.000	1.000							
2007q1												
2007q2												
2007q3	1.000	1.000										
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	0.986	0.969	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	0.985	0.969	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	3	6	9	12	15	18	21	24	27	30	33	36
2004q1										0	0	0
2004q2									0	0	0	0
2004q3								70	70	70	70	70
2004q4							30	30	30	30	30	30
2005q1						5	5	5	5	5	5	5
2005q2												
2005q3				30	30	30	30	30	30	30	30	30
2005q4			31	31	31	31	31	31	31	31	31	31
2006q1												
2006q2												
2006q3	0	10	13	13	13	13	13	13	13	13	13	13
2006q4	0	15	15	15	15	15	15	15	15	15	15	15
2007q1												
2007q2												
2007q3	15	25	25	25	25	25	25	25	25	25	25	25
2007q4												
2008q1	15	30	30	30	30	30	30	30	30	30	30	30
2008q2												
2008q3	0	5	5	5	15	15	15	15	15	15	15	
2008q4	5	5	5	15	15	15	15	15	15	15		
2009q1		5	5	5	5	5	5	5	5			
2009q2	0	21	30	30	30	30	30	30				
2009q3	0	0	0	0	0	0	0					
2009q4												
2010q1	10	10	10	10	10							
2010q2	0	20	20	20								
2010q3	5	5	5									
2010q4	40	40										
2011q1	5											

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**

Paid Loss and ALAE (000)

Acc. Quarter	39	42	45	48	51	54	57	60	63	66	69	72
2004q1	0	0	0	0	0	0	0	0	0	0	0	0
2004q2	0	0	0	0	0	0	0	0	0	0	0	0
2004q3	70	70	70	70	70	70	70	70	70	70	70	70
2004q4	30	30	30	30	30	30	30	30	30	30	30	30
2005q1	5	5	5	5	5	5	5	5	5	5	5	5
2005q2												
2005q3	30	27	20	20	20	20	20	20	20	20	20	
2005q4	31	31	31	31	31	31	31	31	31	31		
2006q1												
2006q2												
2006q3	13	13	13	13	13	13	13					
2006q4	15	15	15	15	15	15						
2007q1												
2007q2												
2007q3	25	25	25									
2007q4												
2008q1	30											
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39
2004q1												
2004q2												
2004q3							1.000	1.000	1.000	1.000	1.000	1.000
2004q4						1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2												
2005q3			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000	1.000
2005q4		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q1												
2006q2												
2006q3		1.283	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006q4		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q1												
2007q2												
2007q3	1.667	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007q4												
2008q1	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2008q2												
2008q3		1.000	1.000	3.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008q4	1.000	1.000	3.000	1.000	1.000	1.000	1.000	1.000	1.000			
2009q1		1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2009q2		1.411	1.009	1.001	1.000	1.000	1.000					
2009q3												
2009q4												
2010q1	1.000	1.000	1.000	1.000								
2010q2		1.000	1.000									
2010q3	1.000	1.000										
2010q4	1.000											
Avg 8	1.000	1.068	1.335	1.400	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	1.278	1.041	1.201	1.222	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
Avg 16 ex HL	1.167	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 8	1.843	1.132	1.137	1.153	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	1.848	1.062	1.065	1.068	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
Selected	1.825	1.070	1.070	1.070	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	2.236	1.225	1.145	1.070	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
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**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**

Paid Loss and ALAE Link Ratios

Acc. Quarter	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to 69	69 to 72	72 to Ult
2004q1												
2004q2												
2004q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005q2												
2005q3	0.889	0.751	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2006q1												
2006q2												
2006q3	1.000	1.000	1.000	1.000	1.000	1.000						
2006q4	1.000	1.000	1.000	1.000	1.000							
2007q1												
2007q2												
2007q3	1.000	1.000										
2007q4												
2008q1												
2008q2												
2008q3												
2008q4												
2009q1												
2009q2												
2009q3												
2009q4												
2010q1												
2010q2												
2010q3												
Avg 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Avg 16	0.986	0.969	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Avg 16 ex HL	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Wtd 8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 16	0.985	0.969	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000



**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**

Incurred Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						76	76	76	76	76	76
2002					46	46	46	46	46	46	
2003				80	80	80	80	80	80		
2004			100	100	100	100	100	100			
2005		66	66	66	56	56	56				
2006		28	28	28	28	28					
2007		25	25	25	25						
2008	20	40	60	60							
2009		45	35								
2010	10	80									
2011	5										

Incurred Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	1.000	1.000	1.000	1.000	
2002					1.000	1.000	1.000	1.000	1.000		
2003				1.000	1.000	1.000	1.000	1.000			
2004			1.000	1.000	1.000	1.000	1.000				
2005		1.000	1.003	0.848	1.000	1.000					
2006		1.000	1.000	1.000	1.000						
2007		1.000	1.000	1.000							
2008	2.000	1.500	1.000								
2009		0.780									
2010	8.000										
Avg 3	5.000	1.093	1.000	0.949	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	5.000	1.056	1.001	0.970	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL		1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	5.513	1.091	1.000	0.916	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	4.000	1.049	1.001	0.966	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	5.000	1.050	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	5.255	1.051	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**

Paid Loss and ALAE (000)

Acc Year	3	15	27	39	51	63	75	87	99	111	123
2001						76	76	76	76	76	76
2002					46	46	46	46	46	46	
2003				80	80	80	80	80	80		
2004			100	100	100	100	100	100			
2005		66	66	66	56	56	56				
2006		28	28	28	28	28					
2007		25	25	25	25						
2008	15	40	60	60							
2009		35	35								
2010	10	75									
2011	5										

Paid Loss and ALAE Link Ratios

Acc Year	3 to 15	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	123 to Ult
2001						1.000	1.000	1.000	1.000	1.000	
2002					1.000	1.000	1.000	1.000	1.000		
2003				1.000	1.000	1.000	1.000	1.000			
2004			1.000	1.000	1.000	1.000	1.000				
2005		1.000	1.003	0.848	1.000	1.000					
2006		1.000	1.000	1.000	1.000						
2007		1.000	1.000	1.000							
2008	2.667	1.500	1.000								
2009		1.001									
2010	7.500										
Avg 3	5.083	1.167	1.000	0.949	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5	5.083	1.100	1.001	0.970	1.000	1.000	1.000	1.000	1.000	1.000	
Avg 5 ex HL		1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	
Wtd 3	6.016	1.199	1.000	0.916	1.000	1.000	1.000	1.000	1.000	1.000	
Wtd 5	4.600	1.103	1.001	0.966	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	5.000	1.100	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age:Ult	5.506	1.101	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**American National Property And Casualty Company and American National County Mutual Insurance Company**  
**American National General Insurance Company**  
**ANPAC Louisiana Insurance Company and Pacific Property and Casualty Company**  
**Countrywide**  
**Accidental Death and Dismemberment Loss Development**  
**(000)**

Accident Quarter	Incurred L+ALAE	Incurred LDF	Incurred Ultimate L+ALAE	Paid L+ALAE	Paid LDF	Paid Ultimate L+ALAE	Selected Ultimate L+ALAE	Adj Factor	Adjusted Ultimate L+ALAE	Implied Quarterly LDF	Incurred L+ALAE	Adjusted Ultimate L+ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2006q2	0	1.000	0	0	1.000	0	0	1.000	0	1.000	0	0
2006q3	13	1.000	13	13	1.000	13	13	1.000	13	1.000	0	0
2006q4	15	1.000	15	15	1.000	15	15	1.000	15	1.000	28	28
2007q1	0	1.000	0	0	1.000	0	0	1.000	0	1.000	28	28
2007q2	0	1.000	0	0	1.000	0	0	1.000	0	1.000	28	28
2007q3	25	1.000	25	25	1.000	25	25	1.000	25	1.000	40	40
2007q4	0	1.000	0	0	1.000	0	0	1.000	0	1.000	25	25
2008q1	30	1.000	30	30	1.000	30	30	1.000	30	1.000	55	55
2008q2	0	1.000	0	0	1.000	0	0	1.000	0	1.000	55	55
2008q3	15	1.000	15	15	1.000	15	15	1.000	15	1.000	45	45
2008q4	15	1.000	15	15	1.000	15	15	1.000	15	1.000	60	60
2009q1	5	1.000	5	5	1.000	5	5	1.001	5	1.001	35	35
2009q2	30	1.000	30	30	1.000	30	30	1.001	30	1.001	65	65
2009q3	0	1.000	0	0	1.000	0	0	1.001	0	1.000	50	50
2009q4	0	1.000	0	0	1.000	0	0	1.001	0	1.000	35	35
2010q1	10	1.000	10	10	1.000	10	10	0.955	10	0.955	40	40
2010q2	20	1.050	21	20	1.070	21	21	0.955	20	1.013	30	30
2010q3	10	1.103	11	5	1.145	6	8	0.955	8	0.800	40	38
2010q4	40	1.158	46	40	1.225	49	48	0.955	46	1.138	80	83
2011q1	5	1.418	7	5	2.236	11	9	2.945	27	5.380	75	101

		Accident		Adjusted			
		Year	Incurred	Ultimate	Implied		
		Ending	L+ALAE	L+ALAE	LDF		
			(13)	(14)	(15)		
		2006q4	28	28	1.0000		
		2007q4	25	25	1.0000		
		2008q4	60	60	1.0000		
		2009q4	35	35	1.0010		
		2010q4	80	83	1.0417		
Accident	Incurred	Inc	Inc	Paid	Paid	Paid	Selected
Year	L+ALAE	LDF	Ultimate	L+ALAE	LDF	Ultimate	Ultimate
	(16)	(17)	(18)	(19)	(20)	(21)	(22)
2007	25	1.000	25	25	1.000	25	25
2008	60	1.000	60	60	1.000	60	60
2009	35	1.001	35	35	1.001	35	35
2010	80	1.051	84	75	1.101	83	83
2011	5	5.255	26	5	5.506	28	27

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Excess Loss Calculation**  
**Bodily Injury**

**Countrywide**

<b>Accident Year</b>	<b>Earned Premium</b>	<b>Incurred Losses Totaling &gt;\$50,000</b>	<b>Incurred Claims Totaling &gt;\$50,000</b>	<b>Excess Losses Above \$50,000</b>	<b>Percent of Earned Premium</b>	<b>Total Claim Counts</b>
2002	86,118,493	24,247,664	214	13,547,664	15.7%	6,152
2003	99,075,980	32,415,223	237	20,565,223	20.8%	6,184
2004	111,880,039	30,861,923	253	18,211,923	16.3%	6,070
2005	116,115,112	27,254,304	225	16,004,304	13.8%	5,717
2006	115,815,523	37,215,842	294	22,515,842	19.4%	5,228
2007	111,505,995	34,034,931	243	21,884,931	19.6%	4,974
2008	105,347,780	31,038,052	242	18,938,052	18.0%	4,546
2009	103,097,980	28,727,825	216	17,927,825	17.4%	4,675
2010	110,370,226	22,781,358	161	14,731,358	13.3%	4,528

**Countrywide BI 9 Year Average**      17.1%      48,074

**Arkansas**

<b>Accident Year</b>	<b>Earned Premium</b>	<b>Incurred Losses Totaling &gt;\$50,000</b>	<b>Incurred Claims Totaling &gt;\$50,000</b>	<b>Excess Losses Above \$50,000</b>	<b>Percent of Earned Premium</b>	<b>Total Claim Counts</b>
2002	2,116,778	397,000	5	147,000	6.9%	128
2003	2,234,697	163,475	2	63,475	2.8%	125
2004	2,236,673	393,314	6	93,314	4.2%	138
2005	2,314,661	625,000	3	475,000	20.5%	112
2006	2,326,123	472,000	4	272,000	11.7%	99
2007	2,300,045	1,325,000	8	925,000	40.2%	107
2008	2,345,217	955,500	6	655,500	28.0%	106
2009	2,402,390	670,000	3	520,000	21.6%	94
2010	2,671,393	0	0	0	0.0%	99

**Arkansas BI 9 Year Average**      15.1%      1,008

<b>Selected</b>	<b>15.2%</b>
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**American National Property and Casualty Company  
American National General Insurance Company  
Excess Loss Calculation  
Uninsured Motorist Bodily Injury**

**Countrywide**

<b>Accident Year</b>	<b>Earned Premium</b>	<b>Incurred Losses Totaling &gt;\$50,000</b>	<b>Incurred Claims Totaling &gt;\$50,000</b>	<b>Excess Losses Above \$50,000</b>	<b>Percent of Earned Premium</b>	<b>Total Claim Counts</b>
2002	4,924,410	1,396,326	11	846,326	17.2%	260
2003	5,418,380	667,178	8	267,178	4.9%	261
2004	6,042,335	1,565,423	14	865,423	14.3%	239
2005	6,192,979	2,064,740	11	1,514,740	24.5%	209
2006	6,080,855	1,309,170	9	859,170	14.1%	199
2007	5,998,350	852,479	8	452,479	7.5%	195
2008	5,696,986	1,069,265	9	619,265	10.9%	201
2009	5,363,567	493,560	8	93,560	1.7%	159
2010	5,315,951	556,500	6	256,500	4.8%	132

**Countrywide UMBI 9 Year Average**      11.1%      1,855

**Arkansas**

<b>Accident Year</b>	<b>Earned Premium</b>	<b>Incurred Losses Totaling &gt;\$50,000</b>	<b>Incurred Claims Totaling &gt;\$50,000</b>	<b>Excess Losses Above \$50,000</b>	<b>Percent of Earned Premium</b>	<b>Total Claim Counts</b>
2002	276,063	107,500	1	57,500	20.8%	16
2003	351,590	0	0	0	0.0%	20
2004	372,853	0	0	0	0.0%	12
2005	406,788	0	0	0	0.0%	11
2006	396,192	0	0	0	0.0%	17
2007	329,382	0	0	0	0.0%	16
2008	287,381	0	0	0	0.0%	17
2009	269,492	118,500	2	18,500	6.9%	10
2010	264,350	0	0	0	0.0%	11

**Arkansas UMBI 9 Year Average**      3.1%      130

<b>Selected</b>	<b>8.3%</b>
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**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Excess Loss Calculation**  
**Underinsured Motorist Bodily Injury**

**Countrywide**

<b>Accident Year</b>	<b>Earned Premium</b>	<b>Incurred Losses Totaling &gt;\$50,000</b>	<b>Incurred Claims Totaling &gt;\$50,000</b>	<b>Excess Losses Above \$50,000</b>	<b>Percent of Earned Premium</b>	<b>Total Claim Counts</b>
2002	6,411,348	3,632,010	29	2,182,010	34.0%	166
2003	7,253,267	2,644,250	20	1,644,250	22.7%	153
2004	8,452,447	3,684,555	26	2,384,555	28.2%	142
2005	9,436,987	4,575,130	30	3,075,130	32.6%	143
2006	9,886,458	5,638,449	41	3,588,449	36.3%	180
2007	9,995,851	4,986,764	39	3,036,764	30.4%	164
2008	10,563,886	5,549,938	36	3,749,938	35.5%	153
2009	11,052,574	1,599,135	17	749,135	6.8%	127
2010	12,173,736	2,485,180	18	1,585,180	13.0%	78
<b>Countrywide UIMBI 9 Year Average</b>					<b>26.6%</b>	<b>1,306</b>

**Arkansas**

<b>Accident Year</b>	<b>Earned Premium</b>	<b>Incurred Losses Totaling &gt;\$50,000</b>	<b>Incurred Claims Totaling &gt;\$50,000</b>	<b>Excess Losses Above \$50,000</b>	<b>Percent of Earned Premium</b>	<b>Total Claim Counts</b>
2002	181,993	100,000	1	50,000	27.5%	4
2003	185,771	245,000	1	195,000	105.0%	8
2004	246,268	0	0	0	0.0%	4
2005	285,096	0	0	0	0.0%	4
2006	309,075	100,000	1	50,000	16.2%	7
2007	292,449	0	0	0	0.0%	6
2008	293,378	100,000	1	50,000	17.0%	7
2009	312,297	0	0	0	0.0%	6
2010	332,667	200,000	2	100,000	30.1%	7
<b>Arkansas UIMBI 9 Year Average</b>					<b>21.7%</b>	<b>53</b>

<b>Selected</b>	<b>25.5%</b>
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**American National Property and Casualty Company  
American National General Insurance Company  
Excess Loss Calculation  
Arkansas**

**Bodily Injury**

<b>Year</b>	<b>Earned Premium</b>	<b>Incurred Losses Over \$50,000</b>	<b>Expected Excess Loss</b>	<b>Expected Excess Loss Adjustment</b>
2008	2,341,276	655,500	355,412	-300,088
2009	2,398,449	520,000	364,091	-155,909
2010	2,667,263	0	404,897	404,897

**Uninsured Motorist Bodily Injury**

<b>Year</b>	<b>Earned Premium</b>	<b>Incurred Losses Over \$50,000</b>	<b>Expected Excess Loss</b>	<b>Expected Excess Loss Adjustment</b>
2008	286,549	0	23,861	23,861
2009	268,932	18,500	22,394	3,894
2010	263,561	0	21,947	21,947

**Underinsured Motorist Bodily Injury**

<b>Year</b>	<b>Earned Premium</b>	<b>Incurred Losses Over \$50,000</b>	<b>Expected Excess Loss</b>	<b>Expected Excess Loss Adjustment</b>
2008	292,593	50,000	74,706	24,706
2009	311,648	0	79,571	79,571
2010	331,726	100,000	84,697	-15,303



**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Loss Trend Factors**  
**Arkansas**

**Bodily Injury**

<b>Fiscal Year Ending</b>	<b>Historical Trend</b>	<b>Historical Trend Time</b>	<b>Prospective Trend</b>	<b>Prospective Trend Time</b>	<b>Trend Factor</b>
12/31/2008	-1.0%	2.50	1.5%	1.61	0.9988
12/31/2009	-1.0%	1.50	1.5%	1.61	1.0089
12/31/2010	-1.0%	0.50	1.5%	1.61	1.0191

**Property Damage**

<b>Fiscal Year Ending</b>	<b>Historical Trend</b>	<b>Historical Trend Time</b>	<b>Prospective Trend</b>	<b>Prospective Trend Time</b>	<b>Trend Factor</b>
12/31/2008	0.0%	2.50	2.0%	1.61	1.0319
12/31/2009	0.0%	1.50	2.0%	1.61	1.0321
12/31/2010	0.0%	0.50	2.0%	1.61	1.0323

**Comprehensive**

<b>Fiscal Year Ending</b>	<b>Historical Trend</b>	<b>Historical Trend Time</b>	<b>Prospective Trend</b>	<b>Prospective Trend Time</b>	<b>Trend Factor</b>
12/31/2008	1.0%	2.50	1.0%	1.61	1.0417
12/31/2009	1.0%	1.50	1.0%	1.61	1.0314
12/31/2010	1.0%	0.50	1.0%	1.61	1.0212

**Collision**

<b>Fiscal Year Ending</b>	<b>Historical Trend</b>	<b>Historical Trend Time</b>	<b>Prospective Trend</b>	<b>Prospective Trend Time</b>	<b>Trend Factor</b>
12/31/2008	0.0%	2.50	1.0%	1.61	1.0161
12/31/2009	0.0%	1.50	1.0%	1.61	1.0161
12/31/2010	0.0%	0.50	1.0%	1.61	1.0161

**Medical Payments**

<b>Fiscal Year Ending</b>	<b>Historical Trend</b>	<b>Historical Trend Time</b>	<b>Prospective Trend</b>	<b>Prospective Trend Time</b>	<b>Trend Factor</b>
12/31/2008	0.0%	2.50	1.0%	1.61	1.0161
12/31/2009	0.0%	1.50	1.0%	1.61	1.0161
12/31/2010	0.0%	0.50	1.0%	1.61	1.0161

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Development of Profit Provision**

	Liability	Physical Damage
Direct Earned Premium	257,109,262	154,570,481
Unearned Premium Reserve	118,127,697	68,422,288
- Selected Ratio	45.9%	44.3%
Prepaid Expenses	20,359,528	11,996,007
a. Commission	11.5%	10.9%
b. Taxes, Licenses and Fees	2.4%	2.4%
c. 50% Other Acquisition	2.7%	3.3%
d. 50% General Expenses	0.7%	1.0%
Tax on Unearned Premium Reserve	8,268,939	4,789,560
Agent Balances	20,436,303	14,438,061
- Selected Ratio	17.3%	21.1%
Unearned Premium Reserve Available	69,062,928	37,198,660
Loss + LAE Reserve	252,407,592	101,039,667
- Selected Ratio	98.2%	65.4%
Net Subject to Investment	321,470,520	138,238,327
After-tax Investment Yield	3.3%	3.3%
Investment Earnings	10,451,657	4,494,408
Investment Earnings as a % of Direct Earned Premium	4.1%	2.9%
Target Operating Ratio	12.9%	5.8%
Target Operating Ratio less Investments on Policy Holder Funds	8.8%	2.9%
Before FIT Profit Provision		
- At 16.5% Return On Equity	11.5%	3.5%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Development of Underwriting Expenses**  
**Liability**

Category	Years		
	2008	2009	2010
Direct Written Premium	4,507,603	4,730,818	5,077,396
1) Commission and Brokerage	468,879	474,906	613,767
2) Taxes, Licenses, and Fees	135,061	140,998	149,779

	Years			Average	Selected
	2008	2009	2010		
1) Commission and Brokerage (%WP)	10.4%	10.0%	12.1%	10.8%	10.6%
2) Taxes, Licenses, and Fees(WP)	3.0%	3.0%	2.9%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	6.6%	5.6%	4.9%	5.7%	5.3%
4) General Expenses (%EP - Companywide)	1.4%	1.3%	1.6%	1.4%	1.4%
5) Incurred ULAE (%EP - Companywide)	4.3%	6.0%	5.0%	5.1%	5.1%
6) Expense Ratio	25.8%	25.9%	26.5%	26.0%	25.4%
7) Underwriting Profit Ratio (Offset for Investment Income)					11.5%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					63.1%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Development of Underwriting Expenses**  
**Physical Damage**

Category	Years		
	2008	2009	2010
Direct Written Premium	2,376,458	2,638,358	3,034,447
1) Commission and Brokerage	246,614	262,577	305,631
2) Taxes, Licenses, and Fees	71,025	82,020	89,352

	Years			Average	Selected
	2008	2009	2010		
1) Commission and Brokerage (%WP)	10.4%	10.0%	10.1%	10.2%	10.2%
2) Taxes, Licenses, and Fees(WP)	3.0%	3.1%	2.9%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	8.4%	6.9%	6.3%	7.2%	6.6%
4) General Expenses (%EP - Companywide)	1.8%	1.6%	2.0%	1.8%	1.8%
5) Incurred ULAE (%EP - Companywide)	7.3%	7.1%	6.8%	7.0%	7.0%
6) Expense Ratio	30.9%	28.7%	28.0%	29.2%	28.6%
7) Underwriting Profit Ratio (Offset for Investment Income)					3.5%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					67.9%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
<b>Bodily Injury</b>			
Base Rate	0.7%		
Pathways Discount	-1.2%		
Subtotal	<u>-0.6%</u>	<u>(\$15,393)</u>	<u>\$2,770,332</u>
<b>Property Damage</b>			
Base Rate	10.6%		
Pathways Discount	-1.3%		
Subtotal	<u>9.1%</u>	<u>\$141,311</u>	<u>\$1,545,456</u>
<b>Medical Payments</b>			
Base Rate	1.3%		
Pathways Discount	-1.2%		
Subtotal	<u>0.1%</u>	<u>\$259</u>	<u>\$358,135</u>
<b>Uninsured Motorist - BI</b>			
Base Rate	13.4%		
Pathways Discount	-1.0%		
Subtotal	<u>12.3%</u>	<u>\$33,583</u>	<u>\$272,954</u>
<b>Underinsured Motorist - BI</b>			
Base Rate	17.2%		
Pathways Discount	-1.2%		
Subtotal	<u>15.7%</u>	<u>\$55,029</u>	<u>\$349,568</u>
<b>Uninsured Motorist - PD</b>			
Base Rate	-2.4%		
Pathways Discount	-1.1%		
Subtotal	<u>-3.5%</u>	<u>(\$5,042)</u>	<u>\$143,121</u>

**American National Property and Casualty Company  
American National General Insurance Company  
Proposed Percent Change and Revenue Effect  
Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	16.6%		
Model Year Relativity	-5.9%		
Pathways Discount	-1.1%		
Subtotal	<u>8.6%</u>	<u>\$92,477</u>	<u>\$1,071,398</u>
Collision			
Base Rate	13.8%		
Model Year Relativity	-11.1%		
Pathways Discount	-1.2%		
Subtotal	<u>-0.1%</u>	<u>(\$1,614)</u>	<u>\$2,202,753</u>
Towing and Labor			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$136,418</u>
Wage Loss			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$51,572</u>
Rental Reimbursement			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$13,128</u>
Accidental Death and Dismemberment			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$38,679</u>
GAP Endorsement			
Base Rate	2.1%		
Subtotal	<u>2.1%</u>	<u>\$294</u>	<u>\$13,794</u>
Liability	<u>3.8%</u>	<u>\$209,747</u>	<u>\$5,529,817</u>
Physical Damage	<u>2.7%</u>	<u>\$91,157</u>	<u>\$3,437,491</u>
<b>Total</b>	<b>3.4%</b>	<b>\$300,904</b>	<b>\$8,967,308</b>

**American National Property and Casualty Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
<b>Bodily Injury</b>			
Base Rate	0.8%		
Pathways Discount	-1.3%		
Subtotal	<u>-0.6%</u>	<u>(\$14,386)</u>	<u>\$2,539,344</u>
<b>Property Damage</b>			
Base Rate	11.4%		
Pathways Discount	-1.4%		
Subtotal	<u>9.8%</u>	<u>\$139,026</u>	<u>\$1,416,481</u>
<b>Medical Payments</b>			
Base Rate	1.3%		
Pathways Discount	-1.3%		
Subtotal	<u>0.0%</u>	<u>\$146</u>	<u>\$337,082</u>
<b>Uninsured Motorist - BI</b>			
Base Rate	13.2%		
Pathways Discount	-1.0%		
Subtotal	<u>12.1%</u>	<u>\$30,735</u>	<u>\$254,896</u>
<b>Underinsured Motorist - BI</b>			
Base Rate	18.0%		
Pathways Discount	-1.3%		
Subtotal	<u>16.5%</u>	<u>\$54,406</u>	<u>\$329,306</u>
<b>Uninsured Motorist - PD</b>			
Base Rate	-2.3%		
Pathways Discount	-1.2%		
Subtotal	<u>-3.5%</u>	<u>(\$4,707)</u>	<u>\$134,357</u>

**American National Property and Casualty Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	16.6%		
Model Year Relativity	-5.8%		
Pathways Discount	-1.1%		
Subtotal	<u>8.6%</u>	<u>\$87,051</u>	<u>\$1,011,940</u>
Collision			
Base Rate	13.0%		
Model Year Relativity	-11.1%		
Pathways Discount	-1.3%		
Subtotal	<u>-0.9%</u>	<u>(\$17,473)</u>	<u>\$2,052,906</u>
Towing and Labor			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$128,387</u>
Wage Loss			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$48,832</u>
Rental Reimbursement			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$9,438</u>
Accidental Death and Dismemberment			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$36,739</u>
GAP Endorsement			
Base Rate	2.5%		
Subtotal	<u>2.5%</u>	<u>\$310</u>	<u>\$12,665</u>
Liability	<u>4.0%</u>	<u>\$205,221</u>	<u>\$5,097,037</u>
Physical Damage	<u>2.2%</u>	<u>\$69,889</u>	<u>\$3,215,336</u>
<b>Total</b>	<b>3.3%</b>	<b>\$275,110</b>	<b>\$8,312,373</b>



**American National General Insurance Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
<b>Bodily Injury</b>			
Base Rate	-0.4%		
Other	0.0%		
Subtotal	<u>-0.4%</u>	<u>(\$1,007)</u>	<u>\$230,988</u>
<b>Property Damage</b>			
Base Rate	1.8%		
Other	0.0%		
Subtotal	<u>1.8%</u>	<u>\$2,285</u>	<u>\$128,975</u>
<b>Medical Payments</b>			
Base Rate	0.5%		
Other	0.0%		
Subtotal	<u>0.5%</u>	<u>\$113</u>	<u>\$21,053</u>
<b>Uninsured Motorist - BI</b>			
Base Rate	15.8%		
Other	0.0%		
Subtotal	<u>15.8%</u>	<u>\$2,848</u>	<u>\$18,058</u>
<b>Underinsured Motorist - BI</b>			
Base Rate	3.1%		
Other	0.0%		
Subtotal	<u>3.1%</u>	<u>\$623</u>	<u>\$20,262</u>
<b>Uninsured Motorist - PD</b>			
Base Rate	-3.8%		
Other	0.0%		
Subtotal	<u>-3.8%</u>	<u>(\$335)</u>	<u>\$8,764</u>

**American National General Insurance Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	16.5%		
Model Year Relativity	-6.3%		
Other	0.0%		
Subtotal	<u>9.1%</u>	<u>\$5,426</u>	<u>\$59,458</u>
Collision			
Base Rate	25.0%		
Model Year Relativity	-11.5%		
Other	0.0%		
Subtotal	<u>10.6%</u>	<u>\$15,858</u>	<u>\$149,847</u>
Towing and Labor			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$8,031</u>
Wage Loss			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$2,740</u>
Rental Reimbursement			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$3,690</u>
Accidental Death and Dismemberment			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$1,940</u>
GAP Endorsement			
Base Rate	-1.4%		
Subtotal	<u>-1.4%</u>	<u>(\$16)</u>	<u>\$1,130</u>
Liability	<u>1.0%</u>	<u>\$4,527</u>	<u>\$432,780</u>
Physical Damage	<u>9.6%</u>	<u>\$21,268</u>	<u>\$222,156</u>
<b>Total</b>	<b>3.9%</b>	<b>\$25,794</b>	<b>\$654,936</b>

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Calculation of Base Rates by Coverage**  
**Arkansas**

Coverage	ANPAC Earned Exposures (1a)	ANG Earned Exposures (1b)	Combined Earned Exposures (1c)	ANPAC Present Base Rate (2a)	ANPAC-ANG Present Factor (2b)	ANG Present Base Rate (2c)	Combined Present Base Rate (2d)	Selected Effect (3a)	Other than Base Rate Changes (3b)	Selected Base Rate Effect (3c)	Combined Proposed Base Rate (4a)	ANPAC Proposed Base Rate (4b)	ANPAC-ANG Proposed Factor (4c)	ANG Proposed Base Rate (4d)	ANPAC Base Rate Effect (5a)	ANG Base Rate Effect (5b)	Combined Base Rate Effect (5c)	ANPAC InForce Premium (6a)	ANG InForce Premium (6b)	Combined InForce Premium (6c)
Bodily Injury	12,144	854	12,998	230	0.912	210	229	-0.5%	-1.2%	0.7%	231	232	0.900	209	0.8%	-0.4%	0.7%	2,539,344	230,988	2,770,332
Property Damage	12,144	854	12,998	139	0.897	125	138	9.2%	-1.3%	10.6%	153	155	0.820	127	11.4%	1.8%	10.6%	1,416,481	128,975	1,545,456
Medical Payments	8,843	388	9,231	49	0.927	46	49	0.0%	-1.2%	1.2%	50	50	0.927	46	1.3%	0.5%	1.3%	337,082	21,053	358,135
Uninsured Motorist - BI	11,258	766	12,024	17	0.927	16	17	15.0%	-1.0%	16.1%	19	19	0.970	18	13.2%	15.8%	13.4%	254,896	18,058	272,954
Underinsured Motorist - BI	7,689	477	8,166	42	0.962	41	42	15.0%	-1.2%	16.4%	49	50	0.830	42	18.0%	3.1%	17.2%	329,306	20,262	349,568
Uninsured Motorist - PD	10,933	742	11,675	8	0.889	7	8	0.0%	-1.1%	1.1%	8	8	0.889	7	-2.3%	-3.8%	-2.4%	134,357	8,764	143,121
Comprehensive	9,815	614	10,429	68	0.837	57	67	8.5%	-6.9%	16.5%	78	79	0.840	66	16.6%	16.5%	16.6%	1,011,940	59,458	1,071,398
Collision	9,653	607	10,260	249	0.860	214	247	-0.2%	-12.2%	13.7%	280	281	0.950	267	13.0%	25.0%	13.8%	2,052,906	149,847	2,202,753
Towing and Labor	7,876	502	8,377	7	1.000	7	7	0.0%	0.0%	0.0%	7	7	1.000	7	0.0%	0.0%	0.0%	128,387	8,031	136,418
Wage Loss	7,518	422	7,941	3	1.000	3	3	0.0%	0.0%	0.0%	3	3	1.000	3	0.0%	0.0%	0.0%	48,832	2,740	51,572
Rental Reimbursement	467	107	574	9	2.667	24	12	0.0%	0.0%	0.0%	12	9	2.667	24	0.0%	0.0%	0.0%	9,438	3,690	13,128
Accidental Death and Dismemberment	8,418	441	8,860	2	1.000	2	2	0.0%	0.0%	0.0%	2	2	1.000	2	0.0%	0.0%	0.0%	36,739	1,940	38,679

Calculations:

$$(2b) = (2c) / (2a)$$

$$(2d) = ((2a) * (1a) + (2c) * (1b)) / (1c)$$

$$(3c) = (1 + (3a)) / (1 + (3b)) - 1$$

$$(4a) = (2d) * (1 + (3c))$$

$$(4b) = (4a) * (1c) / ((1a) + (1b) * (4c))$$

$$(4d) = (4b) * (4c)$$

$$(5a) = (4b) / (2a) - 1$$

$$(5b) = (4d) / (2c) - 1$$

$$(5c) = ((5a) * (6a) + (5b) * (6b)) / (6c) - 1$$

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Bodily Injury**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	2	0	2	0.856	-100.0%	0.000	0.000	1.050	0.000	1.000	0.000	1.050	1.035	0.980	1.021	19.3%
100	63	1	64	1.255	-84.8%	0.192	1.174	1.238	0.000	0.894	0.106	1.232	1.214	1.210	1.260	0.4%
101	51	2	54	1.255	-69.9%	0.379	1.403	1.623	0.030	0.640	0.330	1.513	1.491	1.490	1.552	23.7%
102	45	5	50	1.255	3.2%	1.298	1.253	1.300	0.030	0.786	0.183	1.292	1.273	1.270	1.323	5.4%
103	43	6	49	1.255	29.4%	1.629	1.180	0.880	0.030	0.940	0.030	0.911	0.898	1.100	1.146	-8.7%
104	29	3	31	1.255	-97.3%	0.034	1.600	1.448	0.043	0.496	0.461	1.457	1.437	1.410	1.469	17.1%
105	18	0	19	0.999	-100.0%	0.000	1.343	2.059	0.000	0.430	0.570	1.651	1.627	1.180	1.229	23.0%
106	44	9	53	1.255	-100.0%	0.000	1.221	1.534	0.000	0.631	0.369	1.419	1.398	1.400	1.458	16.2%
107	116	9	125	1.254	-13.0%	1.095	1.193	1.326	0.061	0.802	0.137	1.294	1.275	1.280	1.333	6.3%
108	16	2	19	1.515	-100.0%	0.000	1.412	1.737	0.000	0.858	0.142	1.691	1.667	1.320	1.375	-9.2%
109	15	0	15	1.243	-100.0%	0.000	1.179	1.118	0.000	0.262	0.738	1.163	1.146	1.150	1.198	-3.6%
110	100	3	103	1.217	-100.0%	0.000	1.062	1.245	0.000	0.982	0.018	1.242	1.224	1.200	1.250	2.7%
111	16	4	20	0.851	-100.0%	0.000	1.635	0.761	0.000	0.451	0.549	1.241	1.223	0.950	0.990	16.3%
112	203	12	215	1.229	30.5%	1.608	1.214	1.145	0.074	0.760	0.166	1.191	1.174	1.170	1.219	-0.8%
113	106	23	129	1.081	83.5%	1.989	1.108	1.138	0.068	0.452	0.480	1.181	1.165	0.980	1.021	-5.6%
114	133	10	143	1.175	-69.6%	0.359	1.090	0.713	0.053	0.456	0.491	0.880	0.867	0.970	1.010	-14.0%
115	8	0	8	1.247	-100.0%	0.000	1.107	1.361	0.000	0.366	0.634	1.200	1.183	1.250	1.302	4.4%
116	17	0	17	1.533	-100.0%	0.000	0.997	1.113	0.000	0.648	0.352	1.072	1.057	1.110	1.156	-24.6%
117	2	0	2	1.247	-100.0%	0.000	0.994	1.006	0.000	0.500	0.500	1.000	0.986	0.990	1.031	-17.3%
118	6	4	9	1.340	-100.0%	0.000	1.058	1.170	0.000	0.374	0.626	1.100	1.084	1.100	1.146	-14.5%
119	16	2	17	1.616	608.5%	11.482	1.091	1.324	0.030	0.758	0.212	1.583	1.561	1.320	1.375	-14.9%
120	6	0	6	1.616	-100.0%	0.000	1.107	0.824	0.000	0.353	0.647	1.007	0.993	1.050	1.094	-32.3%
121	171	14	185	0.773	192.5%	2.267	1.048	0.917	0.068	0.915	0.017	1.011	0.997	0.840	0.875	13.2%
122	267	11	278	0.842	-63.9%	0.305	0.922	0.732	0.030	0.535	0.434	0.802	0.790	0.825	0.859	2.0%
123	94	13	107	0.838	-5.9%	0.791	0.891	0.959	0.030	0.422	0.547	0.917	0.904	0.815	0.849	1.3%
124	252	8	260	0.817	-91.9%	0.066	0.893	0.747	0.030	0.462	0.508	0.800	0.789	0.810	0.844	3.3%
125	165	17	183	0.776	-59.4%	0.316	0.862	0.736	0.043	0.499	0.458	0.776	0.765	0.760	0.792	2.1%
126	9	0	9	0.851	-100.0%	0.000	0.862	0.492	0.000	0.219	0.781	0.781	0.770	0.770	0.802	-5.8%
127	402	43	445	0.939	82.3%	1.717	0.964	0.792	0.074	0.682	0.244	0.903	0.890	0.940	0.979	4.3%
128	393	30	423	0.938	-7.1%	0.874	0.942	1.019	0.101	0.579	0.320	0.979	0.965	0.950	0.990	5.5%
129	251	6	257	0.955	-15.5%	0.810	0.936	0.798	0.053	0.581	0.367	0.850	0.837	0.900	0.937	-1.9%
130	261	5	266	1.008	51.9%	1.535	0.937	0.894	0.080	0.411	0.508	0.967	0.953	0.950	0.990	-1.8%
131	1,294	42	1,335	1.008	9.6%	1.108	0.959	1.036	0.152	0.710	0.138	1.036	1.021	0.910	0.948	-6.0%
132	702	16	718	1.007	-36.9%	0.637	0.968	1.065	0.091	0.575	0.334	0.993	0.979	0.980	1.021	1.4%
133	1,052	19	1,071	1.008	-21.3%	0.795	0.983	1.015	0.096	0.694	0.210	0.987	0.973	0.970	1.010	0.2%
134	21	2	23	0.851	684.2%	6.693	0.845	0.962	0.030	0.395	0.574	1.069	1.054	0.870	0.906	6.5%
135	14	0	14	0.851	-100.0%	0.000	0.923	1.221	0.000	0.299	0.701	1.012	0.998	0.905	0.943	10.8%
136	14	0	14	0.851	-100.0%	0.000	0.898	0.780	0.000	0.362	0.638	0.856	0.843	0.840	0.875	2.8%
137	11	1	12	0.851	-100.0%	0.000	0.888	0.767	0.000	0.288	0.712	0.853	0.841	0.840	0.875	2.8%
138	7	0	7	0.851	-100.0%	0.000	0.875	1.203	0.000	0.378	0.622	0.999	0.985	0.940	0.979	15.0%
139	13	0	13	1.286	-100.0%	0.000	0.878	1.223	0.000	0.659	0.341	1.105	1.090	1.090	1.135	-11.7%
140	8	0	8	1.069	-100.0%	0.000	0.918	0.983	0.000	0.430	0.570	0.946	0.932	0.930	0.969	-9.4%
141	2	0	2	1.069	-100.0%	0.000	0.897	0.757	0.000	0.361	0.639	0.846	0.834	0.850	0.885	-17.2%
142	48	12	61	0.892	166.3%	2.382	1.122	0.833	0.030	0.483	0.487	1.021	1.006	0.930	0.969	8.6%
143	22	0	22	0.851	-100.0%	0.000	0.875	0.901	0.000	0.391	0.609	0.886	0.873	0.870	0.906	6.5%
144	143	0	143	1.381	-92.2%	0.109	1.064	1.318	0.043	0.824	0.133	1.232	1.214	1.180	1.229	-11.0%
145	51	4	55	0.996	137.1%	2.369	1.030	1.068	0.053	0.747	0.201	1.128	1.112	0.990	1.031	3.5%
146	12	0	12	1.001	-100.0%	0.000	1.014	0.885	0.000	0.488	0.512	0.951	0.938	0.940	0.979	-2.2%
147	12	2	14	1.206	-100.0%	0.000	0.981	0.932	0.000	0.361	0.639	0.963	0.949	0.950	0.990	-17.9%
148	2	0	2	1.069	-100.0%	0.000	0.938	1.380	0.000	0.372	0.628	1.102	1.087	1.020	1.062	-0.7%
149	38	1	39	0.851	-100.0%	0.000	0.873	0.683	0.000	0.356	0.644	0.805	0.794	0.790	0.823	-3.3%
150	4	0	4	1.069	94.9%	2.089	0.884	0.764	0.030	0.366	0.604	0.876	0.864	0.860	0.896	-16.2%
151	55	15	70	0.888	-6.4%	0.834	0.974	0.809	0.030	0.357	0.612	0.911	0.898	0.855	0.891	0.3%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Bodily Injury**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	39	0	39	1.097	283.1%	4.215	1.044	1.441	0.053	0.452	0.495	1.390	1.370	1.125	1.172	6.8%
153	8	0	8	1.106	-100.0%	0.000	1.023	1.040	0.000	0.325	0.675	1.028	1.014	1.010	1.052	-4.9%
154	66	2	68	0.790	-59.9%	0.318	1.032	0.945	0.030	0.571	0.398	0.960	0.947	0.825	0.859	8.7%
155	5	0	5	0.999	-100.0%	0.000	0.990	0.776	0.000	0.301	0.699	0.925	0.912	0.940	0.979	-2.0%
156	30	0	30	1.222	-100.0%	0.000	0.976	0.738	0.000	0.486	0.514	0.860	0.848	0.850	0.885	-27.6%
157	76	4	80	0.830	3.0%	0.857	1.000	0.828	0.030	0.372	0.597	0.932	0.918	0.780	0.812	-2.2%
158	93	2	95	0.836	160.9%	2.188	1.025	0.761	0.043	0.485	0.472	0.947	0.933	0.860	0.896	7.2%
159	24	3	27	1.014	-84.4%	0.159	1.013	0.642	0.030	0.383	0.586	0.845	0.833	0.960	1.000	-1.4%
160	53	1	54	0.952	-100.0%	0.000	1.032	0.913	0.000	0.450	0.550	0.979	0.965	0.910	0.948	-0.4%
161	15	0	15	0.999	-100.0%	0.000	0.971	0.976	0.000	0.355	0.645	0.973	0.959	0.960	1.000	0.1%
162	27	3	30	1.253	-100.0%	0.000	1.163	1.029	0.000	0.634	0.366	1.078	1.063	1.120	1.167	-6.9%
163	124	5	129	1.244	-60.6%	0.491	1.546	1.635	0.043	0.594	0.363	1.553	1.531	1.250	1.302	4.7%
164	68	6	74	1.255	-90.3%	0.122	1.638	1.775	0.030	0.683	0.286	1.686	1.662	1.470	1.531	22.0%
165	212	35	246	1.127	-45.2%	0.619	1.209	1.214	0.074	0.592	0.334	1.168	1.151	1.150	1.198	6.3%
166	348	93	442	1.123	7.8%	1.214	1.167	1.233	0.080	0.794	0.126	1.224	1.206	0.980	1.021	-9.1%
167	310	20	330	0.775	263.8%	2.828	0.859	0.681	0.080	0.581	0.339	0.914	0.901	0.860	0.896	15.6%
168	18	1	19	0.775	-100.0%	0.000	0.866	0.673	0.000	0.227	0.773	0.822	0.810	0.810	0.844	8.9%
169	105	8	113	0.777	-17.8%	0.641	0.855	0.725	0.053	0.382	0.565	0.794	0.782	0.780	0.812	4.5%
170	237	20	258	0.773	89.2%	1.467	0.874	0.979	0.086	0.460	0.454	0.973	0.959	0.865	0.901	16.6%
171	122	2	124	0.819	-74.5%	0.209	0.872	0.657	0.043	0.460	0.497	0.744	0.734	0.790	0.823	0.5%
172	190	8	198	0.817	-89.6%	0.085	0.890	0.766	0.043	0.511	0.446	0.792	0.781	0.820	0.854	4.5%
173	173	8	182	0.935	50.2%	1.408	0.916	1.329	0.091	0.630	0.279	1.221	1.204	0.910	0.948	1.4%
174	298	29	327	0.937	-69.5%	0.287	0.951	0.898	0.061	0.618	0.321	0.878	0.865	0.940	0.979	4.5%
175	209	19	228	0.938	-97.4%	0.025	0.934	0.813	0.030	0.638	0.331	0.829	0.817	0.930	0.969	3.3%
176	355	45	401	0.938	-21.7%	0.736	0.921	1.122	0.091	0.782	0.127	1.062	1.047	0.980	1.021	8.8%
177	235	45	279	0.939	98.3%	1.867	0.920	0.968	0.091	0.647	0.262	1.037	1.022	0.950	0.990	5.4%
178	160	8	167	0.938	-61.9%	0.359	0.951	1.126	0.061	0.570	0.370	1.015	1.000	0.960	1.000	6.6%
179	117	19	136	0.938	55.0%	1.458	0.951	0.777	0.053	0.441	0.507	0.901	0.888	0.940	0.979	4.4%
180	296	30	326	0.939	3.1%	0.971	0.930	0.972	0.074	0.600	0.325	0.959	0.945	0.940	0.979	4.3%
181	205	11	216	0.898	5.4%	0.949	0.904	0.552	0.043	0.371	0.586	0.775	0.764	0.850	0.885	-1.4%
182	221	10	231	1.008	44.6%	1.461	0.954	1.173	0.080	0.398	0.522	1.082	1.066	0.990	1.031	2.3%
183	616	55	672	1.222	-21.6%	0.961	1.092	1.056	0.105	0.838	0.057	1.048	1.033	0.950	0.990	-19.0%
184	11	1	12	0.851	-100.0%	0.000	0.950	0.931	0.000	0.351	0.649	0.944	0.930	0.920	0.958	12.6%
185	15	0	15	0.999	-100.0%	0.000	1.111	1.105	0.000	0.656	0.344	1.107	1.091	1.090	1.135	13.6%
186	4	0	4	1.108	-100.0%	0.000	0.837	0.976	0.000	0.322	0.678	0.882	0.869	0.910	0.948	-14.4%
187	36	1	37	1.238	-98.1%	0.024	1.194	1.303	0.030	0.641	0.329	1.228	1.211	1.210	1.260	1.8%
188	0	0	0	1.332	-100.0%	0.000	1.045	0.915	0.000	0.386	0.614	0.994	0.980	0.940	0.979	-26.5%
189	24	0	24	1.567	357.7%	7.193	0.779	1.355	0.061	0.490	0.449	1.451	1.431	1.200	1.250	-20.2%
190	72	0	72	1.381	240.5%	4.716	1.091	1.044	0.053	0.565	0.382	1.256	1.238	1.180	1.229	-11.0%
191	2	0	2	0.999	-100.0%	0.000	1.031	1.392	0.000	0.422	0.578	1.183	1.166	1.100	1.146	14.7%
192	0	0	0	1.225	-100.0%	0.000	0.966	0.855	0.000	0.279	0.721	0.935	0.922	0.980	1.021	-16.7%
193	17	1	18	0.851	-100.0%	0.000	0.874	1.098	0.000	0.386	0.614	0.961	0.947	0.930	0.969	13.9%
194	59	5	64	1.242	-83.5%	0.206	1.204	1.274	0.030	0.786	0.183	1.229	1.211	1.210	1.260	1.4%
12,144	854	12,998	1,000			1,000	1,000	1,000				1,015	1,000	0,960	1,000	0.0%

Calculations:

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(7) = sector HLDI pure premium / statewide average HLDI pure premium normalized

(11a) = indicated relativity credibility weighted with HLDI and Competitor relativities as the complement

(13) = ((12b) / (3) \* (2a) + (12b) / (3b) \* (2b)) / (2c)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Property Damage**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	2	0	2	0.855	-100.0%	0.000	0.000	1.015	0.000	1.000	0.000	1.015	1.011	0.980	1.002	17.2%
100	154	10	164	0.927	16.0%	1.082	1.067	1.117	0.118	0.882	0.000	1.113	1.108	1.080	1.104	19.1%
101	203	0	203	1.056	32.2%	1.405	1.046	1.194	0.149	0.851	0.000	1.225	1.220	1.120	1.145	8.4%
102	665	54	719	1.006	-24.3%	0.766	1.083	1.134	0.206	0.794	0.000	1.058	1.054	0.890	0.910	-9.5%
103	40	1	40	1.134	-91.8%	0.093	1.086	1.116	0.030	0.970	0.000	1.085	1.081	1.080	1.104	-2.6%
104	348	93	442	1.090	29.5%	1.421	1.121	1.043	0.175	0.825	0.000	1.109	1.104	1.000	1.022	-6.2%
105	212	35	246	1.095	-14.6%	0.941	1.137	1.089	0.118	0.882	0.000	1.071	1.067	1.100	1.124	2.6%
106	51	2	54	1.142	-14.8%	0.980	1.164	1.165	0.086	0.914	0.000	1.149	1.144	1.130	1.155	1.1%
107	700	72	772	0.977	-12.8%	0.857	1.010	0.999	0.223	0.777	0.000	0.968	0.963	0.960	0.981	0.4%
108	39	3	42	0.987	131.0%	2.294	0.786	0.958	0.074	0.926	0.000	1.058	1.053	0.800	0.818	-17.1%
109	1	0	1	1.006	-100.0%	0.000	1.113	1.262	0.000	0.697	0.303	1.217	1.211	1.150	1.175	16.8%
110	13	0	13	0.905	-100.0%	0.000	0.902	1.000	0.000	1.000	0.000	1.000	0.996	0.940	0.961	6.2%
111	17	0	17	1.380	-100.0%	0.000	0.944	1.080	0.000	1.000	0.000	1.080	1.075	1.000	1.022	-25.9%
112	333	16	349	0.977	68.6%	1.657	1.047	1.158	0.187	0.813	0.000	1.251	1.246	1.010	1.032	5.6%
113	648	94	741	0.978	34.1%	1.320	1.005	1.033	0.237	0.763	0.000	1.102	1.097	1.070	1.094	11.9%
114	68	6	74	1.142	45.1%	1.667	1.254	1.359	0.074	0.926	0.000	1.382	1.376	1.160	1.186	3.9%
115	118	7	126	1.111	-21.6%	0.877	1.204	1.218	0.096	0.904	0.000	1.186	1.181	1.140	1.165	4.9%
116	53	6	60	1.142	-79.0%	0.241	1.180	1.389	0.053	0.947	0.000	1.328	1.323	1.200	1.226	7.4%
117	15	0	15	0.927	-70.6%	0.274	0.995	1.081	0.043	0.957	0.000	1.046	1.042	1.040	1.063	14.7%
118	30	1	31	0.927	20.3%	1.123	1.030	1.003	0.053	0.947	0.000	1.010	1.005	1.010	1.032	11.3%
119	702	16	718	1.092	-34.2%	0.723	0.980	1.003	0.223	0.777	0.000	0.941	0.937	0.980	1.002	-8.2%
120	122	2	124	0.694	7.2%	0.748	0.878	0.850	0.080	0.920	0.000	0.842	0.838	0.840	0.858	23.6%
121	51	3	53	1.142	-61.3%	0.445	1.132	1.082	0.043	0.957	0.000	1.054	1.050	1.080	1.104	-3.3%
122	11	0	11	1.142	5.0%	1.207	1.254	1.543	0.043	0.533	0.424	1.406	1.400	1.240	1.267	10.9%
123	59	5	64	1.136	-54.2%	0.524	1.134	1.175	0.061	0.939	0.000	1.135	1.130	1.170	1.196	5.3%
124	44	9	53	1.142	-34.0%	0.759	1.141	1.184	0.043	0.957	0.000	1.165	1.160	1.180	1.206	5.6%
125	12	0	12	1.078	-100.0%	0.000	0.899	0.992	0.000	0.984	0.016	0.990	0.986	0.990	1.012	-6.1%
126	14	2	16	1.099	91.1%	2.114	1.021	1.138	0.043	0.957	0.000	1.180	1.175	1.110	1.134	3.2%
127	241	8	250	0.685	-10.3%	0.619	0.884	0.690	0.101	0.899	0.000	0.683	0.680	0.780	0.797	16.4%
128	77	3	80	1.008	13.1%	1.147	1.036	1.138	0.068	0.932	0.000	1.138	1.133	1.090	1.114	10.5%
129	355	45	400	0.977	65.8%	1.630	0.983	1.145	0.172	0.828	0.000	1.229	1.223	1.020	1.042	6.7%
130	12	0	12	0.967	-3.8%	0.936	1.008	0.924	0.030	0.962	0.007	0.925	0.921	0.940	0.961	-0.6%
131	823	20	842	1.092	-18.1%	0.900	0.969	1.140	0.235	0.765	0.000	1.083	1.079	1.080	1.104	1.1%
132	482	15	497	1.092	-3.2%	1.063	0.972	1.086	0.182	0.818	0.000	1.082	1.077	1.020	1.042	-4.6%
133	649	19	668	1.092	-12.2%	0.965	1.012	0.962	0.197	0.803	0.000	0.962	0.958	0.970	0.991	-9.2%
134	29	0	29	0.686	22.3%	0.845	0.840	0.789	0.043	0.848	0.109	0.797	0.793	0.790	0.807	17.6%
135	48	12	61	0.679	9.9%	0.751	1.078	0.964	0.053	0.878	0.069	0.961	0.956	0.710	0.726	6.9%
136	10	0	10	1.047	-100.0%	0.000	0.895	0.896	0.000	0.942	0.058	0.896	0.892	0.940	0.961	-8.2%
137	300	22	322	0.928	45.3%	1.357	0.933	0.924	0.167	0.833	0.000	0.996	0.992	0.960	0.981	5.7%
138	7	0	7	0.632	33.0%	0.846	0.851	0.945	0.030	0.690	0.280	0.915	0.912	0.850	0.869	37.5%
139	11	1	12	0.632	-100.0%	0.000	0.958	0.865	0.000	0.679	0.321	0.895	0.891	0.780	0.797	26.1%
140	12	2	14	0.632	520.9%	3.949	0.831	0.842	0.053	0.741	0.206	1.003	0.999	0.660	0.675	6.8%
141	116	9	125	1.141	107.3%	2.380	1.154	1.336	0.110	0.890	0.000	1.450	1.444	1.190	1.216	6.6%
142	35	4	39	1.142	23.1%	1.414	1.167	1.259	0.080	0.920	0.000	1.271	1.266	1.200	1.226	7.4%
143	270	21	291	0.977	-12.6%	0.859	0.975	0.981	0.152	0.848	0.000	0.963	0.959	0.960	0.981	0.4%
144	323	23	347	0.977	-24.0%	0.747	0.967	0.903	0.129	0.871	0.000	0.883	0.879	0.950	0.971	-0.6%
145	2	0	2	1.157	-100.0%	0.000	0.923	0.955	0.000	0.689	0.311	0.945	0.941	0.940	0.961	-16.9%
146	49	3	52	1.059	210.1%	3.305	1.155	1.273	0.053	0.947	0.000	1.380	1.375	1.090	1.114	5.2%
147	15	0	15	1.086	-100.0%	0.000	1.070	1.032	0.000	0.832	0.168	1.038	1.034	1.030	1.053	-3.0%
148	38	0	38	1.023	-2.6%	1.003	0.959	1.027	0.068	0.764	0.168	1.014	1.010	1.010	1.032	0.9%
149	178	13	191	1.029	-7.8%	0.955	1.100	1.055	0.110	0.890	0.000	1.044	1.040	1.040	1.063	3.3%
150	130	8	139	1.037	-43.2%	0.593	1.066	0.735	0.068	0.914	0.018	0.731	0.728	0.920	0.940	-9.4%
151	16	4	20	0.632	5.8%	0.673	0.983	0.867	0.030	0.758	0.211	0.885	0.882	0.740	0.756	19.6%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Property Damage**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	91	10	101	1.089	73.7%	1.903	1.075	0.976	0.105	0.815	0.080	1.082	1.077	1.070	1.094	0.5%
153	76	8	84	0.683	-65.6%	0.237	0.866	0.625	0.053	0.647	0.300	0.677	0.674	0.730	0.746	9.2%
154	19	0	19	0.820	-100.0%	0.000	0.518	0.749	0.000	0.383	0.617	0.607	0.604	0.850	0.869	6.0%
155	789	22	810	1.078	-4.0%	1.041	0.960	0.894	0.230	0.770	0.000	0.928	0.924	0.960	0.981	-9.0%
156	252	8	260	1.011	38.5%	1.409	1.007	1.036	0.118	0.882	0.000	1.080	1.076	1.080	1.104	9.2%
157	262	12	274	1.087	-34.9%	0.712	0.978	0.885	0.110	0.830	0.060	0.871	0.868	0.940	0.961	-11.6%
158	301	3	304	0.746	-46.7%	0.400	0.902	0.809	0.110	0.890	0.000	0.764	0.761	0.850	0.869	16.5%
159	67	9	75	0.924	-80.8%	0.179	0.936	0.814	0.030	0.712	0.257	0.826	0.823	0.880	0.899	-2.7%
160	316	20	335	0.926	-3.9%	0.896	0.897	0.735	0.122	0.878	0.000	0.754	0.751	0.850	0.869	-6.2%
161	22	1	22	0.632	82.2%	1.159	1.200	0.775	0.053	0.947	0.000	0.796	0.792	0.770	0.787	24.5%
162	26	1	27	0.632	-100.0%	0.000	0.838	0.696	0.000	0.687	0.313	0.741	0.738	0.740	0.756	19.6%
163	29	1	30	0.632	-11.2%	0.565	0.905	0.780	0.043	0.650	0.307	0.809	0.806	0.850	0.869	37.5%
164	65	25	90	0.848	-71.7%	0.242	1.088	0.938	0.043	0.799	0.158	0.932	0.928	0.820	0.838	-1.2%
165	186	23	209	0.927	-32.0%	0.634	0.910	0.821	0.091	0.865	0.044	0.807	0.804	0.880	0.899	-3.0%
166	53	2	55	0.942	-54.8%	0.428	0.899	0.798	0.043	0.619	0.338	0.816	0.813	0.850	0.869	-7.7%
167	5	0	5	1.122	-30.9%	0.780	0.864	0.790	0.030	0.910	0.060	0.794	0.791	0.830	0.848	-24.4%
168	2	0	2	1.136	-100.0%	0.000	0.901	0.843	0.000	0.768	0.232	0.856	0.853	0.920	0.940	-17.3%
169	5	0	5	0.925	-100.0%	0.000	0.884	0.818	0.000	0.542	0.458	0.848	0.845	0.840	0.858	-7.2%
170	18	0	19	0.927	-100.0%	0.000	1.044	0.983	0.000	0.606	0.394	1.007	1.002	0.930	0.950	2.5%
171	20	0	20	1.013	-100.0%	0.000	0.981	0.912	0.000	0.542	0.458	0.944	0.940	0.940	0.961	-5.1%
172	77	13	90	0.927	-6.9%	0.869	0.914	1.029	0.068	0.730	0.202	0.995	0.991	0.960	0.981	5.8%
173	40	3	43	0.927	-22.7%	0.721	1.046	1.045	0.053	0.723	0.225	1.028	1.024	1.020	1.042	12.4%
174	45	1	46	0.941	20.3%	1.139	0.927	0.858	0.043	0.957	0.000	0.870	0.866	0.920	0.940	-0.1%
175	37	1	38	0.927	122.6%	2.077	1.023	0.984	0.053	0.947	0.000	1.042	1.037	0.980	1.002	8.1%
176	5	0	5	0.927	-100.0%	0.000	0.900	0.840	0.000	0.619	0.381	0.863	0.859	0.860	0.879	-5.2%
177	8	0	8	0.964	-11.1%	0.863	0.950	0.883	0.030	0.760	0.210	0.897	0.893	0.890	0.910	-5.6%
178	7	0	7	1.099	88.6%	2.086	0.995	0.846	0.030	0.616	0.354	0.936	0.932	0.960	0.981	-10.7%
179	58	3	61	0.927	-4.0%	0.896	0.958	0.873	0.061	0.703	0.237	0.894	0.891	0.890	0.910	-1.8%
180	24	3	27	0.947	-34.2%	0.627	0.900	0.743	0.043	0.770	0.187	0.767	0.764	0.840	0.858	-9.4%
181	46	6	52	0.987	240.4%	3.381	0.973	0.962	0.068	0.932	0.000	1.127	1.122	0.980	1.002	1.5%
182	15	2	17	0.927	24.2%	1.158	0.968	0.879	0.043	0.906	0.051	0.896	0.892	0.900	0.920	-0.8%
183	20	0	20	0.940	-100.0%	0.000	0.915	0.903	0.000	0.656	0.344	0.907	0.903	0.900	0.920	-2.1%
184	10	0	10	0.899	-100.0%	0.000	0.900	0.847	0.000	0.694	0.306	0.863	0.860	0.860	0.879	-2.2%
185	86	4	90	0.699	-58.5%	0.292	0.898	0.678	0.043	0.700	0.257	0.718	0.715	0.740	0.756	8.2%
186	62	1	63	0.744	239.8%	2.544	0.904	0.657	0.053	0.665	0.283	0.826	0.823	0.730	0.746	0.3%
187	8	0	8	1.157	-100.0%	0.000	0.932	0.961	0.000	0.904	0.096	0.958	0.954	0.970	0.991	-14.3%
188	38	4	42	0.654	-33.6%	0.437	0.466	0.827	0.030	0.699	0.271	0.718	0.715	0.820	0.838	28.1%
189	0	0	0	0.632	-100.0%	0.000	0.887	0.798	0.000	0.336	0.664	0.857	0.854	0.854	0.873	38.1%
190	0	0	0	1.006	-100.0%	0.000	0.977	0.791	0.000	0.382	0.618	0.906	0.902	0.902	0.922	-8.3%
12,144	854	12,998	1,000			1.000	1.000	1.000				1.004	1.000	0.978	1.000	0.0%

**Calculations:**

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(7) = sector HLDI pure premium / statewide average HLDI pure premium normalized

(11a) = indicated relativity credibility weighted with HLDI and Competitor relativities as the complement

(13) = ((12b) / (3) \* (2a) + (12b) / (3b) \* (2b)) / (2c)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Medical Payments**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	1	0	1	0.952	-100.0%	0.000	0.000	1.195	0.000	1.000	0.000	1.195	1.185	1.100	1.093	14.8%
100	25	0	25	1.052	-100.0%	0.000	1.032	1.361	0.000	0.795	0.205	1.293	1.282	1.282	1.274	21.1%
101	38	0	38	1.054	152.9%	2.678	1.052	3.072	0.043	0.621	0.336	2.376	2.356	1.180	1.173	11.3%
102	31	1	32	1.054	-100.0%	0.000	1.036	0.994	0.000	0.566	0.434	1.012	1.004	1.004	0.998	-5.3%
103	27	2	28	1.054	-41.6%	0.618	1.005	0.875	0.061	0.716	0.224	0.889	0.881	0.950	0.944	-10.4%
104	11	1	12	1.054	2313.7%	25.555	1.293	1.993	0.030	0.472	0.498	2.361	2.341	1.230	1.222	15.9%
105	15	0	15	1.256	-100.0%	0.000	1.311	2.058	0.000	0.417	0.583	1.622	1.608	1.300	1.292	2.9%
106	12	0	12	1.054	-100.0%	0.000	1.008	1.530	0.000	0.485	0.515	1.261	1.250	1.054	1.047	-0.7%
107	73	2	76	1.054	-100.0%	0.000	0.994	1.096	0.000	0.655	0.345	1.061	1.052	1.052	1.045	-0.9%
108	12	0	13	1.438	-100.0%	0.000	1.269	1.947	0.000	0.825	0.175	1.828	1.813	1.370	1.361	-5.4%
109	12	0	12	1.054	-100.0%	0.000	1.035	0.890	0.000	0.221	0.779	1.003	0.995	0.995	0.989	-6.2%
110	50	0	50	1.068	-100.0%	0.000	1.000	1.396	0.000	0.908	0.092	1.359	1.348	1.068	1.061	-0.7%
111	5	0	5	1.094	-100.0%	0.000	2.438	1.147	0.000	0.450	0.550	1.857	1.841	1.150	1.143	4.5%
112	107	2	108	1.054	-38.4%	0.652	1.024	1.307	0.030	0.673	0.297	1.203	1.193	1.100	1.093	3.7%
113	61	5	67	1.289	-5.3%	1.227	1.056	1.328	0.030	0.349	0.620	1.156	1.147	1.147	1.140	-11.6%
114	79	1	80	1.170	-100.0%	0.000	1.061	1.023	0.000	0.398	0.602	1.046	1.038	1.038	1.031	-11.9%
115	8	0	8	1.236	-100.0%	0.000	0.971	1.296	0.000	0.326	0.674	1.077	1.068	1.020	1.014	-18.0%
116	9	0	9	1.702	-40.1%	1.025	1.072	1.351	0.043	0.553	0.404	1.224	1.214	1.280	1.272	-25.3%
117	0	0	0	1.236	-100.0%	0.000	1.115	1.256	0.000	0.415	0.585	1.173	1.163	1.115	1.108	-10.4%
118	5	4	9	1.251	-100.0%	0.000	1.126	1.005	0.000	0.320	0.680	1.087	1.078	1.078	1.071	-14.4%
119	14	2	16	1.054	-100.0%	0.000	1.023	1.160	0.000	0.685	0.315	1.116	1.107	1.107	1.100	4.4%
120	2	0	2	1.054	-100.0%	0.000	0.990	1.229	0.000	0.323	0.677	1.068	1.059	1.059	1.052	-0.2%
121	104	9	113	0.851	511.1%	5.224	0.985	1.050	0.080	0.759	0.160	1.375	1.364	0.980	0.974	14.5%
122	231	6	237	0.884	-59.9%	0.356	1.082	1.098	0.043	0.484	0.473	1.058	1.049	0.990	0.984	11.3%
123	72	5	77	0.885	-79.1%	0.186	0.992	0.909	0.030	0.374	0.596	0.937	0.929	0.929	0.923	4.3%
124	220	7	228	0.871	-63.7%	0.318	1.082	1.134	0.030	0.472	0.498	1.083	1.074	1.040	1.033	18.6%
125	108	5	113	0.851	-93.4%	0.056	0.980	1.010	0.030	0.483	0.487	0.966	0.958	0.958	0.952	11.9%
126	9	0	9	1.094	-100.0%	0.000	1.013	1.066	0.000	0.230	0.770	1.026	1.017	1.017	1.011	-7.6%
127	361	29	390	0.933	-30.4%	0.652	0.964	0.852	0.086	0.569	0.345	0.874	0.866	0.933	0.927	-0.6%
128	353	23	376	0.932	37.9%	1.291	0.967	1.297	0.096	0.527	0.377	1.172	1.162	1.000	0.994	6.7%
129	197	5	201	0.957	22.6%	1.179	0.976	1.078	0.068	0.493	0.439	1.040	1.032	0.980	0.974	1.8%
130	196	1	198	1.032	-71.2%	0.299	0.958	1.063	0.043	0.352	0.605	0.967	0.959	0.959	0.953	-7.7%
131	965	31	997	1.033	-54.8%	0.469	0.975	0.839	0.125	0.637	0.238	0.825	0.818	0.950	0.944	-8.6%
132	524	13	537	1.032	39.2%	1.443	1.008	0.974	0.105	0.517	0.378	1.036	1.027	1.027	1.021	-1.1%
133	849	8	856	1.033	-27.4%	0.754	0.971	0.000	0.110	0.545	0.346	0.418	0.415	0.930	0.924	-10.6%
134	16	0	16	1.094	-35.9%	0.704	1.018	1.191	0.030	0.427	0.543	1.083	1.074	1.074	1.067	-2.5%
135	4	0	4	1.094	-100.0%	0.000	1.047	1.010	0.000	0.287	0.713	1.036	1.028	1.028	1.021	-6.7%
136	9	0	9	1.094	-100.0%	0.000	1.031	1.052	0.000	0.369	0.631	1.039	1.030	1.030	1.023	-6.5%
137	8	0	8	1.094	-100.0%	0.000	1.029	2.019	0.000	0.312	0.688	1.337	1.326	1.110	1.103	0.8%
138	3	0	3	1.094	-100.0%	0.000	1.018	1.913	0.000	0.394	0.606	1.371	1.360	1.200	1.192	9.0%
139	11	0	11	1.256	316.1%	5.249	1.006	1.042	0.030	0.536	0.433	1.154	1.145	1.080	1.073	-14.6%
140	3	0	3	1.155	-100.0%	0.000	0.986	1.370	0.000	0.427	0.573	1.149	1.140	1.140	1.133	-1.9%
141	2	0	2	1.155	-100.0%	0.000	1.073	0.995	0.000	0.355	0.645	1.045	1.036	1.036	1.029	-10.9%
142	20	1	21	1.109	-100.0%	0.000	1.021	1.334	0.000	0.500	0.500	1.177	1.168	1.168	1.161	4.7%
143	12	0	12	1.094	-100.0%	0.000	1.100	0.959	0.000	0.404	0.596	1.043	1.035	0.980	0.974	-11.0%
144	107	0	107	1.256	-9.6%	1.140	0.977	1.376	0.068	0.695	0.237	1.265	1.255	1.150	1.143	-9.0%
145	20	3	23	1.242	-100.0%	0.000	0.992	1.085	0.000	0.678	0.322	1.055	1.046	1.046	1.039	-16.3%
146	12	0	12	1.200	-100.0%	0.000	1.188	1.560	0.000	0.490	0.510	1.370	1.359	1.359	1.350	12.5%
147	5	2	7	1.243	-100.0%	0.000	1.027	1.157	0.000	0.343	0.657	1.071	1.063	1.063	1.056	-15.0%
148	0	0	0	1.155	-100.0%	0.000	1.210	1.277	0.000	0.393	0.607	1.236	1.226	1.210	1.202	4.1%
149	12	0	12	1.094	-100.0%	0.000	1.021	1.144	0.000	0.406	0.594	1.071	1.062	1.062	1.055	-3.6%
150	4	0	4	1.155	-100.0%	0.000	1.083	1.041	0.000	0.398	0.602	1.066	1.057	1.057	1.050	-9.1%
151	32	0	32	0.992	-100.0%	0.000	1.011	1.089	0.000	0.330	0.670	1.037	1.028	1.028	1.021	2.9%



**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Medical Payments**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	31	0	31	1.256	68.0%	2.120	1.126	1.070	0.030	0.388	0.581	1.135	1.125	1.125	1.118	-11.0%
153	8	0	8	1.160	-100.0%	0.000	0.998	1.239	0.000	0.337	0.663	1.079	1.070	1.070	1.063	-8.4%
154	37	1	38	0.875	137.6%	2.088	1.012	1.488	0.030	0.540	0.430	1.302	1.291	1.020	1.014	15.9%
155	4	0	4	1.256	-100.0%	0.000	0.986	1.258	0.000	0.334	0.666	1.077	1.068	1.068	1.061	-15.5%
156	23	0	23	1.255	163.0%	3.315	1.003	1.224	0.030	0.475	0.495	1.178	1.168	1.168	1.161	-7.5%
157	52	3	55	0.885	-100.0%	0.000	1.119	1.270	0.000	0.412	0.588	1.181	1.171	1.060	1.053	19.0%
158	70	2	71	0.957	210.0%	2.980	1.126	0.966	0.061	0.472	0.467	1.163	1.154	1.154	1.147	19.9%
159	16	0	16	1.189	-100.0%	0.000	1.116	1.548	0.000	0.395	0.605	1.287	1.276	1.276	1.268	6.6%
160	35	0	35	1.155	22.6%	1.422	1.148	1.021	0.030	0.473	0.497	1.096	1.087	1.087	1.080	-6.5%
161	15	0	15	1.256	-100.0%	0.000	1.048	1.289	0.000	0.320	0.680	1.125	1.116	1.116	1.109	-11.7%
162	14	1	15	1.054	-100.0%	0.000	0.988	0.783	0.000	0.468	0.532	0.892	0.885	0.950	0.944	-10.4%
163	65	1	66	1.054	-91.6%	0.089	1.237	2.172	0.030	0.588	0.382	1.752	1.737	1.250	1.242	17.8%
164	40	5	45	1.054	207.5%	3.256	1.304	2.613	0.053	0.650	0.297	2.257	2.239	1.304	1.296	23.0%
165	134	15	149	1.317	-20.3%	1.054	1.060	1.389	0.061	0.463	0.476	1.212	1.202	1.202	1.194	-9.3%
166	171	19	190	1.313	68.8%	2.226	1.060	1.117	0.091	0.600	0.309	1.201	1.191	1.120	1.113	-15.2%
167	223	7	230	0.853	86.3%	1.596	0.973	0.945	0.096	0.505	0.399	1.019	1.010	0.980	0.974	14.2%
168	15	1	16	0.851	-100.0%	0.000	1.054	0.677	0.000	0.234	0.766	0.966	0.958	0.958	0.952	11.9%
169	83	3	86	0.855	-100.0%	0.000	0.958	1.002	0.000	0.263	0.737	0.970	0.962	0.962	0.956	11.8%
170	186	9	195	0.851	26.8%	1.084	0.984	0.882	0.068	0.380	0.552	0.952	0.944	0.944	0.938	10.2%
171	98	2	100	0.874	-100.0%	0.000	1.158	0.983	0.000	0.428	0.572	1.083	1.074	0.980	0.974	11.4%
172	171	7	178	0.871	-51.7%	0.423	0.967	0.798	0.030	0.421	0.548	0.879	0.872	0.890	0.884	1.5%
173	144	6	150	0.930	3.3%	0.965	0.965	1.044	0.053	0.508	0.440	1.005	0.997	0.980	0.974	4.7%
174	239	18	257	0.931	-15.9%	0.787	0.955	1.317	0.074	0.552	0.373	1.142	1.133	0.980	0.974	4.6%
175	175	11	186	0.932	-22.6%	0.725	0.984	1.228	0.053	0.582	0.366	1.112	1.103	1.020	1.014	8.8%
176	289	28	317	0.932	42.7%	1.336	0.984	1.261	0.096	0.699	0.205	1.211	1.201	1.050	1.043	11.9%
177	205	13	218	0.933	217.6%	2.977	0.984	1.148	0.101	0.509	0.390	1.268	1.258	1.050	1.043	11.8%
178	148	5	153	0.932	8.1%	1.012	0.955	1.125	0.053	0.470	0.477	1.038	1.029	0.980	0.974	4.5%
179	95	13	109	0.932	49.3%	1.398	0.955	1.408	0.053	0.407	0.541	1.163	1.153	1.050	1.043	11.9%
180	244	25	270	0.932	-3.3%	0.905	0.955	0.989	0.096	0.493	0.411	0.967	0.959	0.959	0.953	2.3%
181	158	8	166	0.944	3.0%	0.977	0.965	0.794	0.068	0.343	0.589	0.907	0.899	0.944	0.938	-0.6%
182	174	1	175	1.033	72.6%	1.791	0.978	1.651	0.053	0.385	0.563	1.279	1.269	1.120	1.113	7.7%
183	267	12	279	1.052	-55.6%	0.469	1.013	0.947	0.080	0.701	0.218	0.923	0.915	0.960	0.954	-9.3%
184	4	1	4	1.094	-100.0%	0.000	1.026	0.869	0.000	0.353	0.647	0.971	0.963	0.963	0.957	-12.5%
185	14	0	14	1.256	-100.0%	0.000	1.038	1.399	0.000	0.613	0.387	1.259	1.249	1.256	1.248	-0.6%
186	1	0	1	1.256	-100.0%	0.000	1.070	1.077	0.000	0.366	0.634	1.073	1.064	1.064	1.057	-15.8%
187	19	1	20	1.057	-100.0%	0.000	1.008	1.045	0.000	0.499	0.501	1.026	1.018	1.018	1.012	-4.3%
188	0	0	0	1.601	-100.0%	0.000	1.134	1.350	0.000	0.395	0.000	0.534	0.529	1.280	1.272	-20.5%
189	16	0	16	1.601	-100.0%	0.000	0.700	1.219	0.000	0.463	0.537	0.940	0.933	1.220	1.212	-24.3%
190	48	0	48	1.256	253.4%	4.459	0.998	0.971	0.053	0.472	0.475	1.168	1.158	1.060	1.053	-16.2%
191	2	0	2	1.256	-100.0%	0.000	1.041	1.214	0.000	0.418	0.582	1.113	1.104	1.104	1.097	-12.7%
192	0	0	0	1.155	-100.0%	0.000	1.075	0.926	0.000	0.258	0.000	0.239	0.237	0.930	0.924	-20.0%
193	16	1	17	1.094	-20.8%	0.870	1.031	1.366	0.030	0.430	0.540	1.170	1.161	1.161	1.154	5.5%
194	25	0	25	1.054	-100.0%	0.000	0.988	1.156	0.000	0.628	0.372	1.094	1.084	1.084	1.077	2.2%
8,843	388	9,231	1,000			1,000	1,000	1,000				1,008	1,000	1,006	1,000	0.0%

Calculations:

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(7) = sector HLDI pure premium / statewide average HLDI pure premium normalized

(11a) = indicated relativity credibility weighted with HLDI and Competitor relativities as the complement

(13) = ((12b) / (3) \* (2a) + (12b) / (3b) \* (2b)) / (2c)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Uninsured Motorist - BI**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	2	0	2	0.894	-100.0%	0.000	0.000	0.000	0.000	0.000	0.000	0.900	0.925	3.5%
100	56	1	57	1.238	410.7%	6.621	0.989	0.043	0.957	1.231	1.200	0.950	0.977	-21.1%
101	48	1	49	1.252	-100.0%	0.000	1.050	0.000	1.000	1.050	1.023	1.050	1.080	-13.7%
102	42	4	46	1.252	-100.0%	0.000	1.079	0.000	1.000	1.079	1.052	1.100	1.131	-9.7%
103	41	6	47	1.252	-100.0%	0.000	1.002	0.000	1.000	1.002	0.977	1.000	1.028	-17.9%
104	26	3	29	1.252	-100.0%	0.000	1.138	0.000	1.000	1.138	1.109	1.200	1.234	-1.4%
105	17	0	18	0.954	-100.0%	0.000	1.137	0.000	1.000	1.137	1.109	1.059	1.089	14.2%
106	37	6	43	1.252	-100.0%	0.000	0.983	0.000	1.000	0.983	0.959	0.950	0.977	-22.0%
107	97	6	103	1.248	-100.0%	0.000	1.019	0.000	1.000	1.019	0.993	1.000	1.028	-17.6%
108	16	1	18	1.043	-100.0%	0.000	1.153	0.000	1.000	1.153	1.125	1.158	1.190	14.1%
109	14	0	14	1.121	-100.0%	0.000	1.007	0.000	1.000	1.007	0.982	1.000	1.028	-8.3%
110	82	0	82	0.960	-100.0%	0.000	1.016	0.000	1.000	1.016	0.991	1.000	1.028	7.1%
111	11	4	15	1.073	-100.0%	0.000	1.721	0.000	1.000	1.721	1.677	1.050	1.080	0.7%
112	172	9	181	0.995	-100.0%	0.000	1.010	0.000	1.000	1.010	0.985	1.000	1.028	3.3%
113	104	23	127	0.876	-100.0%	0.000	1.018	0.000	1.000	1.018	0.993	0.960	0.987	12.7%
114	119	8	126	0.905	-100.0%	0.000	1.019	0.000	1.000	1.019	0.993	1.000	1.028	13.6%
115	8	0	8	1.013	-100.0%	0.000	1.017	0.000	1.000	1.017	0.991	1.000	1.028	1.5%
116	16	0	16	1.013	-100.0%	0.000	0.989	0.000	1.000	0.989	0.964	1.000	1.028	1.5%
117	2	0	2	1.013	-100.0%	0.000	0.976	0.000	1.000	0.976	0.952	0.950	0.977	-3.6%
118	3	4	7	1.069	-100.0%	0.000	1.019	0.000	1.000	1.019	0.993	1.000	1.028	-3.8%
119	15	2	16	1.073	-100.0%	0.000	1.004	0.000	1.000	1.004	0.978	1.000	1.028	-4.2%
120	6	0	6	1.073	-100.0%	0.000	0.967	0.000	1.000	0.967	0.942	0.950	0.977	-8.9%
121	151	14	165	0.894	-100.0%	0.000	1.003	0.000	1.000	1.003	0.978	0.992	1.020	14.1%
122	261	9	270	0.844	-100.0%	0.000	0.996	0.000	1.000	0.996	0.971	0.937	0.963	14.1%
123	85	12	97	0.941	-81.4%	0.183	1.040	0.030	0.970	1.013	0.988	1.045	1.074	14.1%
124	239	6	245	0.835	-100.0%	0.000	1.006	0.000	1.000	1.006	0.981	0.927	0.953	14.1%
125	145	12	156	0.898	-86.7%	0.125	0.998	0.030	0.970	0.971	0.947	0.997	1.025	14.1%
126	9	0	9	1.073	-100.0%	0.000	0.962	0.000	1.000	0.962	0.938	0.950	0.977	-8.9%
127	394	40	434	0.837	-100.0%	0.000	0.986	0.000	1.000	0.986	0.961	0.929	0.955	14.1%
128	379	25	404	0.834	-33.9%	0.578	0.988	0.030	0.970	0.975	0.951	0.926	0.952	14.1%
129	235	6	241	0.947	-100.0%	0.000	0.995	0.000	1.000	0.995	0.970	1.000	1.028	8.6%
130	240	5	245	1.189	-100.0%	0.000	1.005	0.000	1.000	1.005	0.980	1.000	1.028	-13.5%
131	1,213	38	1,250	1.192	-48.3%	0.645	0.995	0.053	0.947	0.977	0.953	1.000	1.028	-13.8%
132	681	16	696	1.191	128.8%	2.854	1.000	0.061	0.939	1.113	1.085	1.000	1.028	-13.7%
133	1,015	18	1,033	1.192	-79.3%	0.259	0.991	0.030	0.970	0.968	0.944	1.000	1.028	-13.8%
134	13	1	14	1.073	-100.0%	0.000	0.985	0.000	1.000	0.985	0.960	0.950	0.977	-8.9%
135	11	0	11	1.073	-100.0%	0.000	0.988	0.000	1.000	0.988	0.964	1.000	1.028	-4.2%
136	12	0	12	1.073	-100.0%	0.000	0.975	0.000	1.000	0.975	0.951	0.950	0.977	-8.9%
137	11	1	12	1.073	-100.0%	0.000	0.974	0.000	1.000	0.974	0.950	0.950	0.977	-8.9%
138	7	0	7	1.073	-100.0%	0.000	0.985	0.000	1.000	0.985	0.960	0.950	0.977	-8.9%
139	12	0	12	0.954	-100.0%	0.000	0.971	0.000	1.000	0.971	0.947	0.950	0.977	2.4%
140	5	0	5	1.013	-100.0%	0.000	1.189	0.000	1.000	1.189	1.159	1.124	1.156	14.1%
141	2	0	2	1.013	-100.0%	0.000	1.018	0.000	1.000	1.018	0.992	1.000	1.028	1.5%
142	41	12	53	1.054	-100.0%	0.000	1.050	0.000	1.000	1.050	1.023	1.050	1.080	2.5%
143	17	0	17	1.073	-100.0%	0.000	1.004	0.000	1.000	1.004	0.979	1.000	1.028	-4.2%
144	124	0	124	1.073	-100.0%	0.000	1.155	0.000	1.000	1.155	1.126	1.191	1.225	14.2%
145	41	4	45	0.953	-100.0%	0.000	1.024	0.000	1.000	1.024	0.998	1.050	1.080	13.3%
146	10	0	10	1.027	-100.0%	0.000	1.005	0.000	1.000	1.005	0.980	1.000	1.028	0.1%
147	11	2	14	1.003	-100.0%	0.000	1.012	0.000	1.000	1.012	0.987	1.000	1.028	2.5%
148	0	0	0	1.013	-100.0%	0.000	1.020	0.000	1.000	1.020	0.994	1.000	1.028	1.5%
149	22	0	22	1.073	-100.0%	0.000	0.990	0.000	1.000	0.990	0.965	1.000	1.028	-4.2%
150	4	0	4	1.013	-100.0%	0.000	1.004	0.000	1.000	1.004	0.979	1.000	1.028	1.5%
151	46	14	60	0.999	-100.0%	0.000	0.989	0.000	1.000	0.989	0.964	1.000	1.028	2.9%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Uninsured Motorist - BI**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	33	0	33	0.990	2682.6%	28.850	1.061	0.030	0.970	1.906	1.858	1.099	1.130	14.1%
153	8	0	8	0.954	-100.0%	0.000	0.998	0.000	1.000	0.998	0.973	1.000	1.028	7.8%
154	58	2	60	0.898	-100.0%	0.000	1.033	0.000	1.000	1.033	1.007	0.997	1.025	14.1%
155	4	0	4	0.954	-100.0%	0.000	1.035	0.000	1.000	1.035	1.009	1.050	1.080	13.2%
156	28	0	28	1.029	-100.0%	0.000	1.129	0.000	1.000	1.129	1.101	1.142	1.174	14.1%
157	65	4	69	0.844	-43.7%	0.498	1.020	0.030	0.970	1.004	0.979	0.937	0.963	14.1%
158	83	2	84	0.920	-100.0%	0.000	1.017	0.000	1.000	1.017	0.992	1.000	1.028	11.7%
159	19	3	22	0.971	-100.0%	0.000	1.045	0.000	1.000	1.045	1.019	1.050	1.080	11.2%
160	41	1	42	0.933	-100.0%	0.000	1.031	0.000	1.000	1.031	1.005	1.036	1.065	14.1%
161	15	0	15	0.954	-100.0%	0.000	1.013	0.000	1.000	1.013	0.987	1.000	1.028	7.8%
162	23	2	25	1.244	-100.0%	0.000	1.033	0.000	1.000	1.033	1.007	1.050	1.080	-13.2%
163	108	5	113	1.140	-100.0%	0.000	1.028	0.000	1.000	1.028	1.002	1.050	1.080	-5.3%
164	63	6	69	1.252	1612.9%	22.459	1.028	0.030	0.970	1.679	1.637	1.050	1.080	-13.7%
165	201	33	234	0.836	1397.5%	13.111	1.012	0.043	0.957	1.532	1.494	0.928	0.954	14.1%
166	325	83	407	0.841	-100.0%	0.000	1.012	0.000	1.000	1.012	0.987	0.934	0.960	14.1%
167	277	16	293	0.896	-100.0%	0.000	0.986	0.000	1.000	0.986	0.962	0.900	0.925	3.2%
168	16	1	17	0.890	-100.0%	0.000	0.997	0.000	1.000	0.997	0.972	0.988	1.016	14.2%
169	98	8	105	0.900	-100.0%	0.000	0.992	0.000	1.000	0.992	0.967	0.999	1.027	14.1%
170	224	19	243	0.894	-100.0%	0.000	0.979	0.000	1.000	0.979	0.954	0.920	0.946	5.8%
171	119	2	121	0.841	-100.0%	0.000	1.004	0.000	1.000	1.004	0.979	0.934	0.960	14.1%
172	185	7	192	0.834	-100.0%	0.000	0.993	0.000	1.000	0.993	0.968	0.926	0.952	14.1%
173	167	8	175	0.835	-100.0%	0.000	0.991	0.000	1.000	0.991	0.966	0.927	0.953	14.1%
174	284	28	312	0.834	-100.0%	0.000	0.991	0.000	1.000	0.991	0.966	0.926	0.952	14.1%
175	203	16	219	0.834	-100.0%	0.000	0.975	0.000	1.000	0.975	0.951	0.926	0.952	14.1%
176	341	41	382	0.834	-17.1%	0.724	0.975	0.030	0.970	0.968	0.943	0.926	0.952	14.1%
177	226	45	270	0.839	409.5%	4.477	0.975	0.053	0.947	1.160	1.131	0.931	0.958	14.2%
178	159	7	166	0.834	-100.0%	0.000	0.991	0.000	1.000	0.991	0.966	0.926	0.952	14.1%
179	112	17	129	0.834	-100.0%	0.000	0.991	0.000	1.000	0.991	0.966	0.795	0.817	-2.0%
180	287	28	315	0.837	-100.0%	0.000	0.991	0.000	1.000	0.991	0.966	0.929	0.955	14.1%
181	194	10	205	1.053	-100.0%	0.000	0.994	0.000	1.000	0.994	0.969	1.000	1.028	-2.4%
182	203	8	211	1.192	-53.6%	0.580	0.983	0.030	0.970	0.971	0.946	0.950	0.977	-18.0%
183	517	48	565	0.957	99.1%	1.995	0.991	0.053	0.947	1.044	1.017	1.000	1.028	7.4%
184	10	1	11	1.073	1975.7%	23.325	0.969	0.030	0.970	1.648	1.607	0.950	0.977	-8.9%
185	14	0	14	0.954	-100.0%	0.000	1.071	0.000	1.000	1.071	1.045	1.059	1.089	14.2%
186	3	0	3	1.013	-100.0%	0.000	0.991	0.000	1.000	0.991	0.966	1.000	1.028	1.5%
187	33	1	34	1.219	-100.0%	0.000	0.983	0.000	1.000	0.983	0.959	0.950	0.977	-19.9%
188	0	0	0	1.013	-100.0%	0.000	0.992	0.000	1.000	0.992	0.968	0.950	0.977	-3.6%
189	19	0	19	1.022	-100.0%	0.000	0.561	0.000	1.000	0.561	0.547	1.040	1.069	4.6%
190	66	0	66	1.073	-100.0%	0.000	1.000	0.000	1.000	1.000	0.975	1.000	1.028	-4.2%
191	2	0	2	0.954	-100.0%	0.000	1.054	0.000	1.000	1.054	1.028	1.050	1.080	13.2%
192	0	0	0	0.954	-100.0%	0.000	0.999	0.000	1.000	0.999	0.974	1.000	1.028	7.8%
193	5	1	6	1.073	-100.0%	0.000	0.985	0.000	1.000	0.985	0.961	0.950	0.977	-8.9%
194	53	3	56	1.241	-100.0%	0.000	1.033	0.000	1.000	1.033	1.007	1.050	1.080	-13.0%
11,258	766	12,024	1,000			1,000	1,000			1,026	1,000	0,973	1,000	0.0%

**Calculations:**

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(11a) = indicated relativity credibility weighted with Competitor relativity as the complement

(13) = ((12b) / (3) \* (2a) + (12b) / (3b) \* (2b)) / (2c)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Underinsured Motorist - BI**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	0	0	0	0.897	-100.0%	0.000	0.000	0.000	0.000	0.000	0.000	0.900	0.912	1.7%
100	41	0	41	1.062	-100.0%	0.000	0.990	0.000	1.000	0.990	0.962	1.000	1.013	-4.6%
101	39	1	39	1.062	-100.0%	0.000	1.051	0.000	1.000	1.051	1.021	1.050	1.064	0.2%
102	23	1	24	1.062	-100.0%	0.000	1.086	0.000	1.000	1.086	1.055	1.100	1.114	4.9%
103	18	2	20	1.062	-100.0%	0.000	1.000	0.000	1.000	1.000	0.971	1.000	1.013	-4.6%
104	14	1	15	1.062	-100.0%	0.000	1.145	0.000	1.000	1.145	1.112	1.115	1.130	6.4%
105	13	0	14	1.110	-100.0%	0.000	1.126	0.000	1.000	1.126	1.094	1.166	1.181	6.4%
106	21	2	23	1.062	-100.0%	0.000	0.984	0.000	1.000	0.984	0.956	0.950	0.962	-9.4%
107	61	1	62	1.059	-100.0%	0.000	1.022	0.000	1.000	1.022	0.993	1.050	1.064	0.5%
108	11	1	12	1.119	-100.0%	0.000	1.154	0.000	1.000	1.154	1.121	1.050	1.064	-4.9%
109	13	0	13	0.996	-100.0%	0.000	1.008	0.000	1.000	1.008	0.979	1.000	1.013	1.7%
110	47	0	47	0.938	-100.0%	0.000	1.016	0.000	1.000	1.016	0.987	0.985	0.998	6.4%
111	5	1	6	0.921	-100.0%	0.000	2.017	0.000	1.000	2.017	1.959	0.967	0.980	6.4%
112	89	0	89	0.943	-100.0%	0.000	1.009	0.000	1.000	1.009	0.980	0.990	1.003	6.4%
113	89	19	108	1.115	-100.0%	0.000	1.019	0.000	1.000	1.019	0.990	0.960	0.973	-12.7%
114	91	8	98	1.010	-100.0%	0.000	1.020	0.000	1.000	1.020	0.991	1.000	1.013	0.3%
115	4	0	4	1.086	-100.0%	0.000	1.018	0.000	1.000	1.018	0.989	1.000	1.013	-6.7%
116	8	0	8	1.086	-100.0%	0.000	0.990	0.000	1.000	0.990	0.962	1.000	1.013	-6.7%
117	0	0	0	1.086	-100.0%	0.000	1.012	0.000	1.000	1.012	0.983	1.000	1.013	-6.7%
118	0	4	4	1.086	-100.0%	0.000	1.016	0.000	1.000	1.016	0.987	1.000	1.013	-6.7%
119	8	0	8	1.086	-100.0%	0.000	0.991	0.000	1.000	0.991	0.962	1.000	1.013	-6.7%
120	0	0	0	1.086	-100.0%	0.000	1.056	0.000	1.000	1.056	1.026	1.050	1.064	-2.0%
121	91	12	103	0.921	-100.0%	0.000	1.005	0.000	1.000	1.005	0.976	0.967	0.980	6.4%
122	227	5	233	0.927	1560.6%	14.303	0.997	0.043	0.957	1.569	1.524	0.973	0.986	6.4%
123	46	2	47	0.954	-100.0%	0.000	1.071	0.000	1.000	1.071	1.041	0.930	0.942	-1.3%
124	170	6	177	0.921	-100.0%	0.000	1.008	0.000	1.000	1.008	0.980	0.967	0.980	6.4%
125	74	0	74	0.921	-100.0%	0.000	0.992	0.000	1.000	0.992	0.963	0.967	0.980	6.4%
126	5	0	5	0.921	-100.0%	0.000	0.963	0.000	1.000	0.963	0.935	0.950	0.962	4.5%
127	362	34	396	0.945	-100.0%	0.000	0.987	0.000	1.000	0.987	0.959	0.950	0.962	1.8%
128	337	17	354	0.944	-100.0%	0.000	0.989	0.000	1.000	0.989	0.960	0.991	1.004	6.4%
129	155	3	158	0.967	-100.0%	0.000	0.994	0.000	1.000	0.994	0.966	0.980	0.993	2.7%
130	162	1	163	1.061	-29.6%	0.694	1.005	0.030	0.970	0.996	0.967	1.000	1.013	-4.5%
131	769	25	794	1.062	-100.0%	0.000	0.996	0.000	1.000	0.996	0.968	1.000	1.013	-4.6%
132	404	7	411	1.061	-100.0%	0.000	1.002	0.000	1.000	1.002	0.973	1.000	1.013	-4.5%
133	668	7	675	1.062	-7.4%	0.914	0.990	0.030	0.970	0.988	0.960	1.000	1.013	-4.6%
134	5	0	5	0.921	-100.0%	0.000	0.986	0.000	1.000	0.986	0.958	0.950	0.962	4.5%
135	2	0	2	0.921	-100.0%	0.000	0.986	0.000	1.000	0.986	0.958	0.950	0.962	4.5%
136	8	0	8	0.921	-100.0%	0.000	0.977	0.000	1.000	0.977	0.949	0.950	0.962	4.5%
137	6	1	6	0.921	-100.0%	0.000	0.970	0.000	1.000	0.970	0.942	0.950	0.962	4.5%
138	3	0	3	0.921	-100.0%	0.000	0.986	0.000	1.000	0.986	0.958	0.950	0.962	4.5%
139	6	0	6	0.921	-100.0%	0.000	0.972	0.000	1.000	0.972	0.944	0.950	0.962	4.5%
140	0	0	0	1.086	-100.0%	0.000	1.126	0.000	1.000	1.126	1.093	1.140	1.155	6.4%
141	2	0	2	1.086	-100.0%	0.000	1.019	0.000	1.000	1.019	0.989	1.000	1.013	-6.7%
142	20	11	31	0.936	-100.0%	0.000	1.051	0.000	1.000	1.051	1.021	0.983	0.996	6.4%
143	8	0	8	0.921	-100.0%	0.000	1.005	0.000	1.000	1.005	0.976	0.967	0.980	6.4%
144	69	0	69	1.086	-100.0%	0.000	1.152	0.000	1.000	1.152	1.119	1.140	1.155	6.4%
145	21	4	25	1.104	-100.0%	0.000	1.028	0.000	1.000	1.028	0.998	1.050	1.064	-3.6%
146	9	0	9	1.094	-100.0%	0.000	1.005	0.000	1.000	1.005	0.977	1.000	1.013	-7.4%
147	5	2	8	1.093	-100.0%	0.000	1.016	0.000	1.000	1.016	0.987	1.000	1.013	-7.3%
148	0	0	0	1.086	-100.0%	0.000	1.022	0.000	1.000	1.022	0.993	1.000	1.013	-6.7%
149	1	0	1	0.921	-100.0%	0.000	1.005	0.000	1.000	1.005	0.976	0.967	0.980	6.4%
150	3	0	3	1.086	-100.0%	0.000	1.005	0.000	1.000	1.005	0.976	1.000	1.013	-6.7%
151	37	14	50	0.949	-100.0%	0.000	0.986	0.000	1.000	0.986	0.958	0.950	0.962	1.4%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Underinsured Motorist - BI**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	16	0	16	1.101	-100.0%	0.000	1.039	0.000	1.000	1.039	1.009	1.050	1.064	-3.4%
153	3	0	3	0.921	-100.0%	0.000	1.008	0.000	1.000	1.008	0.979	0.967	0.980	6.4%
154	33	2	35	0.933	-100.0%	0.000	1.043	0.000	1.000	1.043	1.013	0.980	0.992	6.3%
155	1	0	1	1.110	-100.0%	0.000	1.018	0.000	1.000	1.018	0.989	1.000	1.013	-8.7%
156	18	0	18	1.093	-100.0%	0.000	1.144	0.000	1.000	1.144	1.111	1.148	1.163	6.4%
157	52	0	52	0.935	-100.0%	0.000	1.022	0.000	1.000	1.022	0.993	0.950	0.962	2.9%
158	44	2	46	0.954	-100.0%	0.000	1.012	0.000	1.000	1.012	0.983	1.000	1.013	6.2%
159	15	0	15	1.081	-100.0%	0.000	1.054	0.000	1.000	1.054	1.023	1.050	1.064	-1.6%
160	30	0	30	1.068	-100.0%	0.000	1.031	0.000	1.000	1.031	1.001	1.050	1.064	-0.4%
161	14	0	14	1.110	-100.0%	0.000	1.013	0.000	1.000	1.013	0.984	1.000	1.013	-8.7%
162	13	1	14	1.062	-100.0%	0.000	1.034	0.000	1.000	1.034	1.004	1.050	1.064	0.2%
163	65	0	65	1.012	-100.0%	0.000	1.029	0.000	1.000	1.029	1.000	1.050	1.064	5.1%
164	40	5	45	1.062	-100.0%	0.000	1.029	0.000	1.000	1.029	1.000	1.050	1.064	0.2%
165	168	31	199	1.155	-100.0%	0.000	1.013	0.000	1.000	1.013	0.984	1.000	1.013	-12.3%
166	257	66	323	1.150	-100.0%	0.000	1.013	0.000	1.000	1.013	0.984	1.000	1.013	-11.9%
167	122	5	127	0.921	-100.0%	0.000	0.989	0.000	1.000	0.989	0.960	0.950	0.962	4.5%
168	11	1	12	0.921	-100.0%	0.000	0.998	0.000	1.000	0.998	0.969	0.967	0.980	6.4%
169	34	2	36	0.929	-100.0%	0.000	0.993	0.000	1.000	0.993	0.964	0.975	0.988	6.4%
170	120	1	121	0.921	-100.0%	0.000	0.979	0.000	1.000	0.979	0.951	0.950	0.962	4.5%
171	96	0	96	0.924	-100.0%	0.000	1.005	0.000	1.000	1.005	0.977	0.970	0.983	6.4%
172	160	5	166	0.921	-100.0%	0.000	0.994	0.000	1.000	0.994	0.966	0.967	0.980	6.4%
173	130	8	138	0.944	-100.0%	0.000	0.992	0.000	1.000	0.992	0.963	0.991	1.004	6.4%
174	243	16	259	0.944	-100.0%	0.000	0.992	0.000	1.000	0.992	0.963	0.991	1.004	6.4%
175	181	14	195	0.944	-100.0%	0.000	0.976	0.000	1.000	0.976	0.948	0.950	0.962	1.9%
176	297	30	328	0.944	553.0%	5.728	0.976	0.043	0.957	1.180	1.147	0.950	0.962	1.9%
177	212	36	248	0.945	153.2%	2.223	0.976	0.030	0.970	1.014	0.985	0.950	0.962	1.8%
178	137	6	143	0.944	-100.0%	0.000	0.992	0.000	1.000	0.992	0.963	0.991	1.004	6.4%
179	94	13	107	0.944	-100.0%	0.000	0.992	0.000	1.000	0.992	0.963	0.991	1.004	6.4%
180	238	27	265	0.944	243.9%	3.016	0.992	0.030	0.970	1.053	1.023	0.991	1.004	6.4%
181	128	7	135	1.000	198.9%	2.778	0.996	0.030	0.970	1.050	1.020	1.000	1.013	1.3%
182	117	1	119	1.062	304.0%	3.987	0.983	0.030	0.970	1.075	1.044	0.950	0.962	-9.4%
183	211	4	216	0.926	-100.0%	0.000	0.992	0.000	1.000	0.992	0.963	0.972	0.985	6.4%
184	3	1	4	0.921	-100.0%	0.000	0.969	0.000	1.000	0.969	0.941	0.950	0.962	4.5%
185	13	0	13	1.110	-100.0%	0.000	1.072	0.000	1.000	1.072	1.042	1.100	1.114	0.4%
186	0	0	0	1.086	-100.0%	0.000	1.029	0.000	1.000	1.029	0.999	1.000	1.013	-6.7%
187	26	1	26	1.046	-100.0%	0.000	0.984	0.000	1.000	0.984	0.956	0.950	0.962	-8.0%
188	0	0	0	1.133	-100.0%	0.000	0.994	0.000	1.000	0.994	0.966	0.950	0.962	-15.1%
189	11	0	11	1.133	-100.0%	0.000	0.539	0.000	1.000	0.539	0.524	1.190	1.205	6.4%
190	39	0	39	1.086	-100.0%	0.000	1.001	0.000	1.000	1.001	0.972	1.000	1.013	-6.7%
191	2	0	2	1.110	-100.0%	0.000	1.055	0.000	1.000	1.055	1.025	1.050	1.064	-4.1%
192	0	0	0	1.086	-100.0%	0.000	1.049	0.000	1.000	1.049	1.019	1.050	1.064	-2.0%
193	0	0	0	0.921	-100.0%	0.000	0.993	0.000	1.000	0.993	0.964	0.967	0.980	6.4%
194	23	0	23	1.062	-100.0%	0.000	1.034	0.000	1.000	1.034	1.004	1.050	1.064	0.2%
	7,689	477	8,166	1.000		1.000	1.000			1.029	1.000	0.987	1.000	0.0%

**Calculations:**

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(11a) = indicated relativity credibility weighted with Competitor relativity as the complement

(13) = ((12b) / (3) \* (2a) + (12b) / (3b) \* (2b)) / (2c)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Uninsured Motorist - PD**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	2	0	2	0.977	5296.9%	52.814	0.000	0.030	0.000	1.606	1.589	0.977	0.985	0.8%
100	608	16	624	1.099	-59.2%	0.449	0.967	0.053	0.947	0.940	0.930	0.950	0.958	-12.8%
101	875	19	894	1.098	-26.2%	0.811	0.967	0.086	0.914	0.954	0.944	0.950	0.958	-12.8%
102	435	45	480	0.858	-9.6%	0.777	0.972	0.030	0.970	0.966	0.956	0.950	0.958	11.7%
103	180	14	194	0.855	-90.6%	0.081	0.969	0.030	0.970	0.942	0.932	0.950	0.958	12.0%
104	289	31	320	0.855	-42.0%	0.497	0.953	0.043	0.957	0.934	0.924	0.950	0.958	12.0%
105	269	23	292	0.855	-73.9%	0.224	0.952	0.030	0.970	0.930	0.920	0.950	0.958	12.0%
106	388	40	428	0.857	-79.2%	0.178	0.955	0.030	0.970	0.932	0.922	0.950	0.958	11.8%
107	8	0	8	0.977	-100.0%	0.000	1.124	0.000	1.000	1.124	1.113	1.100	1.109	13.5%
108	13	2	15	0.977	197.4%	2.910	1.044	0.043	0.957	1.124	1.112	1.050	1.058	8.3%
109	14	2	16	0.977	-100.0%	0.000	0.945	0.000	1.000	0.945	0.935	0.950	0.958	-1.9%
110	14	0	14	0.977	721.0%	8.034	0.896	0.043	0.957	1.203	1.190	0.900	0.907	-7.2%
111	114	0	114	1.343	-25.6%	1.000	0.924	0.030	0.970	0.926	0.917	0.900	0.907	-32.5%
112	79	4	83	1.343	-74.3%	0.345	0.919	0.043	0.957	0.895	0.885	0.900	0.907	-32.5%
113	279	21	300	1.099	-38.9%	0.672	0.928	0.053	0.947	0.915	0.905	0.950	0.958	-12.8%
114	275	10	286	0.855	2.2%	0.875	0.951	0.043	0.957	0.948	0.938	0.950	0.958	12.0%
115	810	26	836	1.099	-24.3%	0.833	0.901	0.080	0.920	0.896	0.887	0.900	0.907	-17.5%
116	202	8	210	1.099	49.3%	1.644	0.971	0.061	0.939	1.012	1.002	0.950	0.958	-12.8%
117	841	24	865	1.099	8.8%	1.197	0.974	0.101	0.899	0.996	0.986	0.950	0.958	-12.8%
118	100	1	101	0.855	5.1%	0.900	1.008	0.030	0.970	1.004	0.994	1.000	1.008	17.9%
119	223	44	267	0.859	161.3%	2.249	0.960	0.080	0.920	1.064	1.053	0.950	0.958	11.5%
120	158	7	165	0.855	-85.2%	0.127	1.024	0.030	0.970	0.997	0.987	1.000	1.008	17.9%
121	165	7	172	0.860	-61.5%	0.332	0.952	0.030	0.970	0.933	0.924	0.950	0.958	11.4%
122	92	7	99	0.855	-96.0%	0.034	0.978	0.030	0.970	0.949	0.939	1.000	1.008	17.9%
123	252	15	267	0.855	-93.6%	0.055	0.987	0.030	0.970	0.958	0.948	1.000	1.008	17.9%
124	150	12	161	0.855	-77.9%	0.189	0.974	0.030	0.970	0.950	0.940	0.950	0.958	12.0%
125	71	3	74	0.864	-35.8%	0.556	1.018	0.030	0.970	1.004	0.993	1.000	1.008	16.7%
126	3	0	3	0.977	-100.0%	0.000	1.079	0.000	1.000	1.079	1.068	1.100	1.109	13.5%
127	34	12	46	0.855	120.6%	1.889	1.012	0.030	0.970	1.039	1.028	1.000	1.008	17.9%
128	20	0	20	0.855	191.8%	2.499	0.991	0.030	0.970	1.037	1.026	1.000	1.008	17.9%
129	7	0	7	0.855	-100.0%	0.000	0.966	0.000	1.000	0.966	0.956	0.950	0.958	12.0%
130	8	1	9	0.855	-100.0%	0.000	1.003	0.000	1.000	1.003	0.993	1.000	1.008	17.9%
131	30	9	39	0.855	-100.0%	0.000	1.039	0.000	1.000	1.039	1.028	1.050	1.058	23.7%
132	204	32	236	0.855	-100.0%	0.000	1.101	0.000	1.000	1.101	1.089	1.100	1.109	29.7%
133	14	0	14	1.221	-100.0%	0.000	1.067	0.000	1.000	1.067	1.055	1.050	1.058	-13.3%
134	7	1	8	0.855	474.8%	4.923	1.039	0.030	0.970	1.157	1.145	1.050	1.058	23.7%
135	163	8	171	0.918	60.1%	1.472	1.070	0.053	0.947	1.091	1.080	1.050	1.058	15.3%
136	515	114	629	0.856	45.9%	1.251	1.108	0.074	0.926	1.119	1.107	1.100	1.109	29.6%
137	10	0	10	1.015	-100.0%	0.000	1.018	0.000	1.000	1.018	1.008	1.000	1.008	-0.7%
138	25	3	28	1.343	-100.0%	0.000	1.265	0.000	1.000	1.265	1.252	1.250	1.260	-6.2%
139	58	6	64	1.343	427.8%	7.100	1.260	0.068	0.932	1.657	1.639	1.250	1.260	-6.2%
140	79	5	84	1.224	92.2%	2.356	1.267	0.043	0.957	1.313	1.300	1.250	1.260	2.9%
141	46	1	47	1.343	-100.0%	0.000	1.294	0.000	1.000	1.294	1.280	1.300	1.310	-2.5%
142	9	0	9	0.977	129.0%	2.241	1.158	0.030	0.970	1.191	1.179	1.150	1.159	18.6%
143	14	1	15	1.001	195.5%	2.963	1.217	0.030	0.970	1.270	1.257	1.200	1.210	20.9%
144	5	0	5	0.855	-100.0%	0.000	0.984	0.000	1.000	0.984	0.974	1.000	1.008	17.9%
145	8	0	8	0.855	-100.0%	0.000	1.028	0.000	1.000	1.028	1.018	1.050	1.058	23.7%
146	19	1	20	0.891	-100.0%	0.000	0.977	0.000	1.000	0.977	0.967	1.000	1.008	13.1%
147	91	6	97	1.337	-41.7%	0.781	1.152	0.043	0.957	1.136	1.124	1.150	1.159	-13.3%
148	50	6	56	1.343	-100.0%	0.000	1.132	0.000	1.000	1.132	1.120	1.150	1.159	-13.7%
149	4	0	4	0.879	-100.0%	0.000	1.056	0.000	1.000	1.056	1.045	1.050	1.058	20.4%
150	3	0	3	0.977	-100.0%	0.000	1.022	0.000	1.000	1.022	1.011	1.000	1.008	3.2%
151	40	1	41	1.066	-100.0%	0.000	1.010	0.000	1.000	1.010	1.000	1.000	1.008	-5.4%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Uninsured Motorist - PD**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	ANPAC Credibility (8)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	37	2	39	0.929	-100.0%	0.000	1.016	0.000	1.000	1.016	1.006	1.000	1.008	8.5%
153	9	0	9	0.855	-100.0%	0.000	0.991	0.000	1.000	0.991	0.981	1.000	1.008	17.9%
154	2	0	2	0.977	-100.0%	0.000	1.042	0.000	1.000	1.042	1.031	1.050	1.058	8.3%
155	35	3	38	0.980	-100.0%	0.000	0.967	0.000	1.000	0.967	0.957	0.950	0.958	-2.2%
156	27	0	27	0.855	128.0%	1.953	1.046	0.030	0.970	1.074	1.063	1.050	1.058	23.7%
157	35	1	36	1.333	967.0%	14.246	1.094	0.030	0.970	1.493	1.478	1.100	1.109	-16.8%
158	65	7	72	1.314	-100.0%	0.000	1.117	0.000	1.000	1.117	1.105	1.100	1.109	-15.6%
159	64	3	67	1.337	-31.5%	0.918	1.142	0.043	0.957	1.132	1.120	1.150	1.159	-13.3%
160	22	3	25	1.343	-100.0%	0.000	1.261	0.000	1.000	1.261	1.248	1.250	1.260	-6.2%
161	21	1	22	1.332	-100.0%	0.000	1.111	0.000	1.000	1.111	1.099	1.100	1.109	-16.7%
162	229	13	242	0.870	95.7%	1.705	1.035	0.053	0.947	1.070	1.059	1.050	1.058	21.6%
163	96	0	96	1.099	-46.5%	0.589	1.007	0.030	0.970	0.995	0.984	1.000	1.008	-8.3%
164	153	12	165	1.118	-12.9%	0.975	1.016	0.030	0.970	1.015	1.005	1.000	1.008	-9.8%
165	116	2	118	0.863	-100.0%	0.000	0.961	0.000	1.000	0.961	0.951	0.950	0.958	11.0%
166	143	3	146	1.049	-100.0%	0.000	1.020	0.000	1.000	1.020	1.009	1.000	1.008	-3.9%
167	66	9	75	0.891	-100.0%	0.000	1.066	0.000	1.000	1.066	1.054	1.050	1.058	18.7%
168	21	0	21	0.872	-100.0%	0.000	0.977	0.000	1.000	0.977	0.966	1.000	1.008	15.6%
169	159	13	172	1.099	-87.3%	0.140	1.341	0.030	0.970	1.304	1.291	1.350	1.361	23.8%
170	84	3	87	0.900	-100.0%	0.000	0.957	0.000	1.000	0.957	0.947	0.950	0.958	6.4%
171	195	8	203	0.906	315.2%	3.768	1.035	0.068	0.932	1.221	1.208	1.050	1.058	16.8%
172	267	30	297	0.855	85.3%	1.587	1.055	0.053	0.947	1.083	1.072	1.050	1.058	23.7%
173	45	3	47	1.099	-100.0%	0.000	0.998	0.000	1.000	0.998	0.988	1.000	1.008	-8.3%
174	302	17	318	1.099	44.4%	1.590	0.958	0.053	0.947	0.991	0.981	0.950	0.958	-12.8%
175	138	21	159	1.099	231.7%	3.651	0.955	0.053	0.947	1.097	1.086	0.950	0.958	-12.8%
176	0	0	0	0.855	-100.0%	0.000	1.007	0.000	1.000	1.007	0.996	1.000	1.008	17.9%
177	18	1	19	1.063	-100.0%	0.000	1.003	0.000	1.000	1.003	0.992	1.000	1.008	-5.2%
178	7	0	7	0.977	-100.0%	0.000	1.154	0.000	1.000	1.154	1.142	1.150	1.159	18.6%
179	19	3	22	1.000	-100.0%	0.000	0.939	0.000	1.000	0.939	0.929	0.950	0.958	-4.2%
180	31	0	31	1.181	-100.0%	0.000	0.998	0.000	1.000	0.998	0.987	1.000	1.008	-14.6%
181	41	0	41	1.093	919.5%	11.162	1.053	0.030	0.970	1.361	1.347	1.050	1.058	-3.2%
182	18	0	18	0.977	-100.0%	0.000	1.064	0.000	1.000	1.064	1.053	1.050	1.058	8.3%
183	12	0	12	0.977	-100.0%	0.000	1.088	0.000	1.000	1.088	1.077	1.100	1.109	13.5%
184	55	0	55	0.944	-100.0%	0.000	1.053	0.000	1.000	1.053	1.042	1.050	1.058	12.1%
185	31	0	31	0.883	435.3%	4.734	1.010	0.030	0.970	1.123	1.111	1.000	1.008	14.2%
10,933	742	11,675	1,000			1.000	1.000			1.010	1.000	0.992	1.000	0.0%

Calculations:

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(11a) = indicated relativity credibility weighted with Competitor relativity as the complement

(13) = ((12b) / (3) \* (2a) + (12b) / (3b) \* (2b)) / (2c)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Comprehensive**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	2	0	2	1.270	905.5%	12.840	0.000	0.927	0.061	0.000	0.000	0.781	0.826	1.200	1.302	2.5%
100	218	27	244	0.892	-46.2%	0.483	0.873	0.574	0.068	0.932	0.000	0.567	0.600	0.770	0.835	-6.4%
101	288	26	314	0.871	-7.5%	0.810	0.894	0.795	0.101	0.899	0.000	0.797	0.843	0.840	0.911	4.6%
102	112	11	123	0.871	-31.7%	0.598	0.910	0.638	0.068	0.932	0.000	0.635	0.672	0.770	0.835	-4.1%
103	238	13	252	0.874	40.5%	1.234	0.879	0.606	0.118	0.882	0.000	0.680	0.719	0.720	0.781	-10.6%
104	235	17	252	0.872	-53.5%	0.408	0.895	0.442	0.074	0.926	0.000	0.439	0.465	0.750	0.814	-6.7%
105	560	12	572	0.930	109.9%	1.963	0.979	1.060	0.280	0.720	0.000	1.313	1.390	0.975	1.058	13.8%
106	180	16	195	0.871	-62.0%	0.333	0.879	0.531	0.068	0.932	0.000	0.518	0.548	0.730	0.792	-9.1%
107	334	39	373	0.871	33.7%	1.171	0.879	0.683	0.146	0.854	0.000	0.754	0.798	0.750	0.814	-6.5%
108	142	6	148	0.875	-51.2%	0.430	0.879	0.585	0.074	0.926	0.000	0.573	0.607	0.675	0.732	-16.3%
109	79	7	86	0.975	-73.4%	0.261	0.748	0.549	0.061	0.939	0.000	0.531	0.562	0.750	0.814	-16.5%
110	49	3	53	0.978	9.4%	1.075	0.779	1.352	0.068	0.932	0.000	1.333	1.411	0.880	0.955	-2.4%
111	34	1	35	0.966	9.1%	1.060	0.931	0.696	0.068	0.932	0.000	0.721	0.763	0.763	0.828	-14.3%
112	550	11	560	0.930	-22.4%	0.726	0.981	0.754	0.185	0.815	0.000	0.749	0.792	0.880	0.955	2.7%
113	168	9	177	0.881	-61.6%	0.340	0.892	0.511	0.074	0.926	0.000	0.498	0.527	0.750	0.814	-7.6%
114	126	7	133	0.871	-10.8%	0.781	0.897	0.970	0.061	0.939	0.000	0.958	1.014	0.950	1.030	18.3%
115	98	10	109	0.975	-76.4%	0.231	0.823	0.586	0.043	0.957	0.000	0.571	0.604	0.840	0.911	-6.6%
116	476	37	513	0.918	-41.4%	0.541	0.812	0.670	0.167	0.833	0.000	0.648	0.686	0.810	0.879	-4.2%
117	39	3	41	0.975	12.0%	1.098	0.832	0.513	0.061	0.939	0.000	0.548	0.580	0.830	0.900	-7.7%
118	117	2	119	0.880	54.7%	1.369	0.882	0.838	0.086	0.914	0.000	0.883	0.935	0.880	0.955	8.5%
119	170	10	180	0.922	-51.1%	0.454	0.842	0.661	0.068	0.932	0.000	0.647	0.685	0.800	0.868	-5.9%
120	149	11	160	1.137	-53.1%	0.536	0.824	0.557	0.068	0.932	0.000	0.555	0.588	0.840	0.911	-19.9%
121	609	22	630	0.930	-36.3%	0.596	1.017	0.795	0.215	0.785	0.000	0.752	0.796	0.890	0.965	3.8%
122	7	2	9	0.975	421.2%	5.110	0.813	0.484	0.043	0.957	0.000	0.682	0.722	0.720	0.781	-19.9%
123	52	3	55	0.975	-25.7%	0.729	0.988	0.710	0.061	0.939	0.000	0.711	0.753	0.950	1.030	5.6%
124	40	0	41	0.975	-96.1%	0.038	0.884	0.745	0.030	0.970	0.000	0.723	0.765	0.850	0.922	-5.4%
125	13	1	14	1.358	203.3%	4.142	1.134	0.854	0.043	0.957	0.000	0.995	1.053	1.140	1.237	-8.9%
126	61	0	61	1.181	-63.7%	0.431	1.064	0.574	0.053	0.947	0.000	0.567	0.600	1.040	1.128	-4.5%
127	344	8	352	0.930	-29.3%	0.662	0.990	3.174	0.387	0.613	0.000	2.202	2.330	1.023	1.110	19.4%
128	375	16	391	0.933	-8.1%	0.862	1.054	1.601	0.245	0.755	0.000	1.420	1.503	1.020	1.106	18.5%
129	561	11	572	0.930	-22.2%	0.728	1.052	2.719	0.463	0.537	0.000	1.797	1.901	0.980	1.063	14.3%
130	96	9	105	0.961	-58.2%	0.404	1.123	0.820	0.053	0.947	0.000	0.798	0.845	1.020	1.106	15.1%
131	164	26	190	1.004	11.8%	1.129	0.951	0.666	0.105	0.895	0.000	0.715	0.757	0.850	0.922	-8.2%
132	299	69	369	1.010	25.5%	1.274	0.951	0.656	0.118	0.882	0.000	0.729	0.772	0.810	0.879	-13.0%
133	53	4	57	0.983	118.2%	2.157	1.021	0.753	0.068	0.932	0.000	0.849	0.898	0.950	1.030	4.8%
134	86	5	91	0.958	-80.9%	0.184	1.028	0.758	0.030	0.970	0.000	0.740	0.783	0.958	1.039	8.5%
135	46	1	47	0.881	50.7%	1.335	0.910	2.105	0.061	0.939	0.000	2.059	2.178	0.965	1.047	18.8%
136	165	2	167	1.283	-13.3%	1.119	1.138	1.030	0.091	0.909	0.000	1.038	1.099	1.000	1.085	-15.4%
137	95	2	97	1.317	-27.5%	0.960	1.115	0.634	0.122	0.878	0.000	0.673	0.713	0.980	1.063	-19.3%
138	270	16	286	1.136	45.8%	1.665	1.115	0.628	0.110	0.890	0.000	0.742	0.785	0.970	1.052	-7.4%
139	78	0	78	0.943	-89.9%	0.095	1.046	0.852	0.030	0.970	0.000	0.829	0.878	0.943	1.023	8.5%
140	97	0	97	1.181	-16.3%	0.994	1.048	0.501	0.110	0.890	0.000	0.555	0.587	1.040	1.128	-4.5%
141	25	3	27	1.353	-94.9%	0.069	1.095	0.693	0.043	0.957	0.000	0.666	0.705	1.060	1.150	-15.0%
142	58	9	67	0.995	187.7%	2.878	1.081	1.004	0.080	0.920	0.000	1.155	1.222	0.960	1.041	4.6%
143	79	16	95	1.062	-75.9%	0.257	1.045	0.827	0.053	0.947	0.000	0.797	0.844	1.010	1.096	3.2%
144	11	2	13	1.921	-100.0%	0.000	1.226	0.950	0.000	1.000	0.000	0.950	1.005	1.320	1.432	-25.5%
145	132	8	140	1.122	138.6%	2.692	1.217	0.764	0.139	0.861	0.000	1.033	1.093	1.040	1.128	0.5%
146	1	0	1	1.521	-100.0%	0.000	1.334	1.285	0.000	1.000	0.000	1.285	1.360	1.360	1.476	-3.0%
147	32	0	32	1.409	-98.6%	0.020	1.094	0.720	0.030	0.970	0.000	0.699	0.740	1.120	1.215	-13.8%
148	41	1	42	1.137	-33.2%	0.763	1.168	0.912	0.043	0.957	0.000	0.906	0.958	1.030	1.117	-1.8%
149	2	0	2	1.521	-100.0%	0.000	1.662	1.515	0.000	0.765	0.235	1.550	1.640	1.521	1.650	8.5%
150	35	0	35	1.378	36.1%	1.886	1.440	1.363	0.074	0.926	0.000	1.402	1.483	1.250	1.356	-1.6%
151	16	1	17	1.309	-22.8%	1.017	1.611	1.749	0.043	0.957	0.000	1.718	1.818	1.440	1.562	19.3%



**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Comprehensive**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	49	11	60	1.269	32.2%	1.687	1.357	1.568	0.080	0.920	0.000	1.577	1.669	1.320	1.432	12.8%
153	6	0	6	1.329	-100.0%	0.000	1.755	1.904	0.000	1.000	0.000	1.904	2.015	1.460	1.584	19.2%
154	90	3	93	1.338	-2.8%	1.307	1.384	1.335	0.091	0.909	0.000	1.333	1.410	1.250	1.356	1.3%
155	13	1	14	1.151	-41.6%	0.676	1.301	1.206	0.030	0.786	0.183	1.207	1.278	1.070	1.161	0.9%
156	18	1	20	1.462	-100.0%	0.000	1.378	1.274	0.000	1.000	0.000	1.274	1.348	1.348	1.462	0.0%
157	4	0	4	1.521	-36.3%	0.975	1.488	2.122	0.030	0.970	0.000	2.087	2.208	1.600	1.736	14.1%
158	14	0	14	1.390	-100.0%	0.000	1.291	1.436	0.000	1.000	0.000	1.436	1.519	1.430	1.551	11.6%
159	19	1	20	1.299	97.8%	2.584	1.408	1.183	0.043	0.957	0.000	1.243	1.315	1.280	1.388	6.9%
160	1	0	1	1.993	-100.0%	0.000	1.193	0.920	0.000	1.000	0.000	0.920	0.974	1.350	1.464	-26.5%
161	11	0	11	1.521	-54.5%	0.696	1.602	1.689	0.043	0.957	0.000	1.646	1.742	1.670	1.811	19.1%
162	6	0	6	1.521	260.8%	5.518	1.409	1.219	0.030	0.970	0.000	1.350	1.429	1.430	1.552	2.0%
163	5	0	5	1.520	-100.0%	0.000	1.384	1.362	0.000	0.949	0.051	1.363	1.442	1.442	1.564	2.9%
164	12	0	12	1.327	-100.0%	0.000	1.291	0.837	0.000	1.000	0.000	0.837	0.886	1.220	1.323	-0.3%
165	9	0	9	1.887	-100.0%	0.000	1.292	0.901	0.000	1.000	0.000	0.901	0.954	1.350	1.464	-22.4%
166	26	2	28	1.295	-50.9%	0.639	1.240	0.885	0.053	0.947	0.000	0.872	0.923	1.090	1.182	-8.7%
167	12	0	12	1.229	96.7%	2.431	1.207	1.006	0.043	0.939	0.018	1.071	1.133	1.170	1.269	3.3%
168	204	4	208	1.325	-43.6%	0.752	1.171	0.833	0.122	0.878	0.000	0.823	0.871	1.120	1.215	-8.3%
169	3	0	3	1.299	84.6%	2.411	1.340	1.856	0.043	0.957	0.000	1.880	1.990	1.320	1.432	10.2%
170	9	0	9	1.477	129.8%	3.413	1.370	2.291	0.053	0.947	0.000	2.350	2.487	1.550	1.681	13.8%
171	222	17	239	0.871	95.4%	1.711	0.894	0.584	0.122	0.878	0.000	0.721	0.763	0.764	0.829	-4.8%
172	4	0	4	1.299	-100.0%	0.000	1.521	1.025	0.000	1.000	0.000	1.025	1.085	1.280	1.388	6.9%
173	10	0	10	1.668	-7.0%	1.560	1.556	1.141	0.030	0.970	0.000	1.154	1.221	1.500	1.627	-2.5%
174	17	2	19	1.299	9.4%	1.428	1.682	1.595	0.053	0.947	0.000	1.587	1.679	1.360	1.475	13.5%
175	18	0	18	1.299	64.2%	2.145	1.532	1.219	0.061	0.939	0.000	1.275	1.349	1.350	1.464	12.7%
176	21	1	22	1.299	-32.1%	0.887	1.337	0.975	0.068	0.932	0.000	0.969	1.025	1.026	1.112	-14.4%
177	35	10	45	1.258	-64.2%	0.453	1.027	0.886	0.053	0.947	0.000	0.863	0.914	1.100	1.193	-5.2%
178	89	2	92	1.137	-35.9%	0.733	1.198	0.692	0.061	0.939	0.000	0.694	0.735	1.030	1.117	-1.8%
179	2	0	2	1.329	-100.0%	0.000	1.744	1.424	0.000	1.000	0.000	1.424	1.507	1.420	1.540	15.9%
180	5	0	5	1.374	109.2%	2.890	1.647	1.668	0.043	0.957	0.000	1.721	1.821	1.510	1.638	19.2%
181	2	0	2	1.329	-100.0%	0.000	1.770	1.530	0.000	1.000	0.000	1.530	1.619	1.462	1.586	19.3%
182	0	0	0	1.007	-100.0%	0.000	1.675	1.461	0.000	1.000	0.000	1.461	1.547	1.108	1.202	19.4%
183	34	2	36	1.126	169.9%	3.056	1.223	1.130	0.096	0.904	0.000	1.315	1.392	1.220	1.323	17.5%
184	47	4	51	0.994	179.3%	2.792	0.985	1.044	0.080	0.920	0.000	1.185	1.253	0.960	1.041	4.7%
185	189	14	203	1.125	92.2%	2.174	1.176	0.903	0.143	0.857	0.000	1.084	1.147	1.040	1.128	0.3%
186	74	7	81	1.324	73.4%	2.309	1.186	1.020	0.068	0.932	0.000	1.108	1.172	1.220	1.323	-0.1%
187	19	0	19	1.289	-100.0%	0.000	1.172	0.603	0.000	0.982	0.018	0.613	0.649	1.150	1.247	-3.3%
188	117	13	130	1.137	31.2%	1.500	1.178	1.199	0.118	0.882	0.000	1.235	1.307	1.100	1.193	4.9%
189	34	1	35	1.459	-100.0%	0.000	1.350	1.160	0.000	1.000	0.000	1.160	1.227	1.350	1.464	0.3%
190	15	2	17	1.521	-49.5%	0.772	1.202	1.077	0.030	0.970	0.000	1.068	1.130	1.200	1.302	-14.4%
191	1	0	1	1.521	-100.0%	0.000	1.461	1.195	0.000	0.993	0.007	1.197	1.267	1.450	1.573	3.4%
192	5	0	5	1.358	-100.0%	0.000	1.295	0.979	0.000	0.872	0.128	1.020	1.079	1.300	1.410	3.8%
193	14	0	14	1.521	196.8%	4.539	1.327	0.722	0.030	0.970	0.000	0.838	0.887	1.280	1.388	-8.7%
194	22	0	22	1.350	342.0%	5.999	1.318	0.816	0.053	0.874	0.074	1.126	1.192	1.180	1.280	-5.2%
9,815	614	10,429	1,000			1,000	1,000	1,000				0.945	1,000	0.922	1,000	0.0%

Calculations:

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(7) = sector HLDI pure premium / statewide average HLDI pure premium normalized

(11a) = indicated relativity credibility weighted with HLDI and Competitor relativities as the complement

(13) = ((12b) / (3) \* (2a) + (12b) / (3b) \* (2b)) / (2c)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Collision**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	2	0	2	1.002	908.5%	10.173	0.000	1.062	0.030	0.000	0.000	0.309	0.305	1.000	1.048	4.6%
100	560	18	578	1.022	-12.1%	0.904	0.951	0.884	0.206	0.794	0.000	0.888	0.876	0.890	0.933	-8.7%
101	746	15	761	1.022	-26.3%	0.758	0.948	0.921	0.241	0.759	0.000	0.882	0.869	0.920	0.964	-5.7%
102	367	39	406	1.029	56.5%	1.621	0.994	0.969	0.211	0.789	0.000	1.106	1.091	1.020	1.069	3.9%
103	177	16	193	1.030	-68.1%	0.331	0.991	0.943	0.074	0.926	0.000	0.898	0.885	0.950	0.996	-3.3%
104	270	24	294	1.030	9.6%	1.137	0.978	1.043	0.161	0.839	0.000	1.058	1.043	0.975	1.022	-0.8%
105	226	13	240	1.029	-40.2%	0.619	0.954	0.955	0.114	0.886	0.000	0.917	0.904	0.920	0.964	-6.3%
106	344	27	371	1.030	0.6%	1.043	0.960	0.945	0.185	0.815	0.000	0.963	0.949	0.940	0.985	-4.4%
107	7	0	7	1.082	-100.0%	0.000	0.958	0.934	0.000	0.928	0.072	0.935	0.922	0.930	0.975	-9.9%
108	12	1	13	1.255	88.5%	2.382	1.006	1.250	0.068	0.932	0.000	1.327	1.308	1.100	1.153	-8.1%
109	13	2	15	1.070	56.0%	1.680	1.006	0.987	0.043	0.957	0.000	1.017	1.002	1.000	1.048	-2.1%
110	13	0	13	1.038	0.7%	1.053	0.989	1.007	0.043	0.957	0.000	1.009	0.995	0.990	1.038	0.0%
111	97	0	97	0.962	-31.1%	0.667	0.966	1.030	0.101	0.899	0.000	0.994	0.980	0.980	1.027	6.8%
112	70	3	73	0.962	-17.2%	0.801	0.996	0.974	0.101	0.899	0.000	0.956	0.943	0.960	1.006	4.6%
113	225	15	240	0.762	47.8%	1.134	0.989	0.875	0.172	0.828	0.000	0.919	0.906	0.880	0.922	21.0%
114	229	8	237	0.866	-57.0%	0.374	1.003	0.728	0.110	0.890	0.000	0.689	0.679	0.860	0.901	4.0%
115	704	22	726	1.005	-2.1%	0.990	0.886	0.852	0.225	0.775	0.000	0.883	0.871	0.910	0.954	-5.1%
116	147	5	152	1.022	-20.1%	0.822	0.950	1.042	0.122	0.878	0.000	1.015	1.001	1.000	1.048	2.5%
117	713	21	733	1.022	13.9%	1.171	0.990	0.938	0.267	0.733	0.000	1.000	0.986	0.980	1.027	0.5%
118	89	1	90	0.946	-40.5%	0.567	1.008	0.944	0.061	0.939	0.000	0.921	0.908	0.950	0.996	5.3%
119	174	21	195	1.030	36.1%	1.412	1.009	1.064	0.146	0.854	0.000	1.115	1.099	1.060	1.111	7.9%
120	137	6	142	1.030	18.9%	1.233	0.999	1.052	0.136	0.864	0.000	1.077	1.061	1.060	1.111	7.9%
121	140	6	146	1.026	19.4%	1.233	1.009	1.127	0.129	0.871	0.000	1.141	1.124	1.010	1.059	3.2%
122	70	4	75	1.030	61.5%	1.675	1.006	1.147	0.101	0.899	0.000	1.201	1.183	1.030	1.080	4.9%
123	215	13	228	1.030	-30.8%	0.718	0.978	0.976	0.136	0.864	0.000	0.941	0.927	0.920	0.964	-6.4%
124	122	8	130	1.030	12.0%	1.162	0.984	1.083	0.122	0.878	0.000	1.093	1.077	0.980	1.027	-0.3%
125	71	2	74	0.881	-29.1%	0.629	1.155	1.115	0.061	0.834	0.106	1.090	1.074	1.010	1.059	20.2%
126	4	0	4	1.143	-100.0%	0.000	1.160	1.267	0.000	1.000	0.000	1.267	1.249	1.180	1.237	8.2%
127	34	10	44	1.050	-46.6%	0.564	1.049	1.121	0.061	0.939	0.000	1.087	1.072	1.070	1.122	6.9%
128	25	0	25	1.046	-93.1%	0.073	1.059	1.143	0.030	0.970	0.000	1.111	1.095	1.090	1.143	9.3%
129	4	0	4	1.046	-29.7%	0.740	1.089	1.065	0.030	0.954	0.015	1.056	1.041	1.040	1.090	4.2%
130	8	1	9	1.046	-60.0%	0.421	1.069	1.088	0.030	0.676	0.294	1.062	1.047	1.040	1.090	4.2%
131	28	5	33	1.046	-36.2%	0.672	1.072	1.070	0.030	0.934	0.036	1.058	1.043	1.040	1.090	4.2%
132	180	31	211	1.146	43.3%	1.654	1.101	0.975	0.139	0.861	0.000	1.070	1.054	1.050	1.101	-3.9%
133	9	0	9	1.139	-100.0%	0.000	1.067	1.134	0.000	1.000	0.000	1.134	1.118	1.070	1.122	-1.5%
134	6	1	7	1.046	-7.4%	0.975	1.044	1.028	0.043	0.938	0.019	1.026	1.012	1.010	1.059	1.2%
135	170	10	180	1.006	-16.9%	0.842	0.998	1.190	0.118	0.882	0.000	1.149	1.133	1.000	1.048	4.2%
136	460	94	554	1.216	37.0%	1.677	1.076	1.073	0.237	0.763	0.000	1.216	1.199	0.890	0.933	-23.3%
137	10	0	10	1.032	-100.0%	0.000	1.143	1.019	0.000	1.000	0.000	1.019	1.004	1.030	1.080	4.7%
138	18	2	20	1.094	50.9%	1.662	1.117	1.482	0.053	0.947	0.000	1.491	1.470	1.180	1.237	13.1%
139	52	3	55	1.094	6.7%	1.175	1.145	1.487	0.086	0.914	0.000	1.460	1.439	1.160	1.216	11.2%
140	76	3	80	1.062	-41.6%	0.625	1.145	1.325	0.080	0.920	0.000	1.268	1.250	1.100	1.153	8.6%
141	39	0	40	1.094	-35.7%	0.708	1.066	1.377	0.074	0.926	0.000	1.327	1.308	1.150	1.205	10.1%
142	11	0	11	1.191	25.2%	1.501	1.119	1.138	0.053	0.947	0.000	1.157	1.140	1.140	1.195	0.3%
143	16	2	18	1.149	41.1%	1.632	1.118	1.202	0.053	0.947	0.000	1.224	1.207	0.930	0.975	-15.1%
144	14	0	14	1.046	-46.6%	0.563	1.025	0.976	0.030	0.970	0.000	0.964	0.950	1.000	1.048	0.2%
145	7	0	7	1.046	-100.0%	0.000	1.029	0.951	0.000	0.777	0.223	0.968	0.954	0.950	0.996	-4.8%
146	27	3	30	1.049	21.0%	1.278	1.061	1.099	0.074	0.926	0.000	1.113	1.097	1.030	1.080	3.0%
147	94	7	102	1.093	-16.7%	0.916	1.019	1.368	0.101	0.899	0.000	1.322	1.303	1.090	1.143	4.6%
148	53	6	59	1.094	53.7%	1.692	0.991	1.184	0.086	0.914	0.000	1.227	1.210	0.990	1.038	-5.1%
149	4	0	4	1.003	-100.0%	0.000	1.101	1.151	0.000	1.000	0.000	1.151	1.134	1.080	1.132	12.9%
150	3	0	3	1.143	-100.0%	0.000	1.116	1.071	0.000	1.000	0.000	1.071	1.056	1.070	1.122	-1.8%
151	41	1	42	0.916	77.3%	1.635	1.119	1.031	0.080	0.920	0.000	1.080	1.064	0.910	0.954	4.1%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Collision**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	Competitor Relativity Adjusted to avg 1.00 (6)	HLDI Relativity Adjusted to avg 1.00 (7)	ANPAC Credibility (8)	HLDI Credibility (9)	Competitor Credibility (10)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	29	1	30	0.969	113.7%	2.084	1.159	1.024	0.043	0.957	0.000	1.069	1.054	1.050	1.101	13.6%
153	10	0	10	1.054	44.2%	1.530	1.051	1.087	0.030	0.970	0.000	1.101	1.085	1.080	1.132	7.4%
154	1	0	1	1.082	-100.0%	0.000	1.015	1.102	0.000	1.000	0.000	1.102	1.086	1.080	1.132	4.6%
155	33	2	35	1.032	-29.6%	0.732	1.058	0.999	0.043	0.957	0.000	0.988	0.974	0.940	0.985	-4.6%
156	37	3	40	0.998	69.7%	1.705	1.010	1.157	0.043	0.957	0.000	1.180	1.164	1.010	1.059	6.1%
157	34	1	35	1.087	151.8%	2.756	0.960	1.165	0.068	0.932	0.000	1.273	1.255	1.080	1.132	4.1%
158	74	9	83	1.090	-45.2%	0.602	0.989	1.178	0.068	0.932	0.000	1.139	1.122	0.990	1.038	-4.8%
159	67	3	70	1.089	-61.7%	0.420	0.998	1.092	0.074	0.926	0.000	1.042	1.027	1.020	1.069	-1.8%
160	25	2	27	1.094	-89.8%	0.112	1.055	1.352	0.043	0.957	0.000	1.299	1.280	1.100	1.153	5.4%
161	24	2	25	1.096	38.6%	1.530	0.967	1.048	0.053	0.947	0.000	1.073	1.058	0.980	1.027	-6.3%
162	227	12	239	0.995	24.8%	1.251	0.983	1.070	0.146	0.854	0.000	1.097	1.081	1.010	1.059	6.4%
163	65	0	65	0.920	26.3%	1.170	1.027	1.052	0.086	0.914	0.000	1.062	1.047	0.870	0.912	-0.9%
164	157	11	168	0.782	28.3%	1.010	0.971	1.020	0.133	0.867	0.000	1.018	1.004	0.910	0.954	22.0%
165	93	2	95	0.866	-39.0%	0.531	1.007	0.876	0.101	0.899	0.000	0.841	0.829	0.940	0.985	13.7%
166	114	2	116	1.023	-53.4%	0.480	1.028	1.102	0.068	0.858	0.074	1.054	1.039	1.030	1.080	5.6%
167	70	9	79	1.029	-10.0%	0.932	1.027	1.088	0.086	0.914	0.000	1.074	1.059	0.960	1.006	-2.2%
168	24	0	24	1.054	-69.2%	0.326	1.075	1.054	0.053	0.947	0.000	1.015	1.001	1.000	1.048	-0.6%
169	137	10	147	0.764	-53.8%	0.355	1.411	0.943	0.068	0.932	0.000	0.903	0.890	0.770	0.807	5.6%
170	58	3	61	0.846	21.7%	1.036	1.032	1.033	0.074	0.926	0.000	1.033	1.018	0.890	0.933	10.3%
171	145	5	150	0.875	-13.7%	0.760	1.029	1.117	0.101	0.899	0.000	1.081	1.066	0.910	0.954	9.0%
172	265	26	291	0.996	14.3%	1.146	1.005	1.242	0.167	0.833	0.000	1.226	1.209	1.020	1.069	7.3%
173	43	2	45	0.760	10.3%	0.844	1.088	1.042	0.053	0.932	0.016	1.032	1.018	0.800	0.839	10.4%
174	243	14	257	0.776	2.1%	0.798	1.005	0.873	0.133	0.867	0.000	0.863	0.850	0.870	0.912	17.5%
175	122	16	137	0.760	20.4%	0.921	1.015	0.950	0.118	0.882	0.000	0.946	0.933	0.810	0.849	11.7%
176	0	0	0	0.994	-100.0%	0.000	1.099	1.135	0.000	0.915	0.085	1.132	1.116	1.080	1.132	13.9%
177	28	1	29	0.847	139.4%	2.042	0.993	1.020	0.043	0.957	0.000	1.064	1.048	0.880	0.922	8.9%
178	5	0	5	1.255	-100.0%	0.000	1.023	1.139	0.000	0.771	0.229	1.112	1.096	1.090	1.143	-8.9%
179	20	0	20	1.040	-100.0%	0.000	1.011	0.933	0.000	1.000	0.000	0.933	0.920	0.960	1.006	-3.3%
180	29	0	29	1.003	-22.9%	0.778	1.018	0.905	0.043	0.957	0.000	0.899	0.886	0.990	1.038	3.5%
181	31	0	31	1.014	-29.6%	0.718	1.026	0.934	0.053	0.947	0.000	0.922	0.909	1.010	1.059	4.4%
182	16	0	16	1.038	-100.0%	0.000	1.114	1.246	0.000	1.000	0.000	1.246	1.228	0.990	1.038	0.0%
183	8	0	8	1.038	-58.1%	0.438	1.027	1.171	0.030	0.970	0.000	1.149	1.132	1.040	1.090	5.0%
184	57	0	57	1.012	-100.0%	0.000	1.020	1.128	0.000	1.000	0.000	1.128	1.112	1.020	1.069	5.6%
185	29	0	29	0.891	16.2%	1.042	1.143	0.987	0.030	0.922	0.048	0.997	0.982	0.940	0.985	10.5%
	9,653	607	10,260	1.000		1.000	1.000	1.000				1.014	1.000	0.954	1.000	0.0%

Calculations:

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(7) = sector HLDI pure premium / statewide average HLDI pure premium normalized

(11a) = indicated relativity credibility weighted with HLDI and Competitor relativities as the complement

(13) = ((12b) / (3) \* (2a) + (12b) / (3b) \* (2b)) / (2c)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Towing and Labor**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	ANPAC Credibility (8)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	2	0	2	1.000	124.6%	2.234	0.030	1.038	1.028	1.000	1.000	0.0%
100	445	17	462	1.000	21.3%	1.206	0.274	1.056	1.047	1.000	1.000	0.0%
101	618	6	624	1.000	11.9%	1.113	0.285	1.032	1.023	1.000	1.000	0.0%
102	362	41	403	1.000	-8.0%	0.915	0.152	0.987	0.978	1.000	1.000	0.0%
103	167	11	178	1.000	8.9%	1.083	0.125	1.010	1.001	1.000	1.000	0.0%
104	255	28	283	1.000	-7.6%	0.920	0.129	0.990	0.981	1.000	1.000	0.0%
105	216	26	242	1.000	-3.2%	0.963	0.122	0.995	0.986	1.000	1.000	0.0%
106	351	28	378	1.000	13.0%	1.124	0.182	1.023	1.013	1.000	1.000	0.0%
107	4	0	4	1.000	47.6%	1.469	0.030	1.014	1.005	1.000	1.000	0.0%
108	9	2	11	1.000	-16.3%	0.833	0.030	0.995	0.986	1.000	1.000	0.0%
109	1	0	1	1.000	-31.1%	0.686	0.000	1.000	0.991	1.000	1.000	0.0%
110	14	0	14	1.000	-31.2%	0.685	0.000	1.000	0.991	1.000	1.000	0.0%
111	52	0	52	1.000	16.4%	1.158	0.080	1.013	1.004	1.000	1.000	0.0%
112	28	3	31	1.000	-5.9%	0.936	0.053	0.997	0.988	1.000	1.000	0.0%
113	123	5	128	1.000	-7.3%	0.922	0.091	0.993	0.984	1.000	1.000	0.0%
114	255	11	267	1.000	-4.5%	0.950	0.155	0.992	0.983	1.000	1.000	0.0%
115	569	22	591	1.000	9.5%	1.090	0.267	1.024	1.015	1.000	1.000	0.0%
116	121	3	124	1.000	-13.2%	0.864	0.080	0.989	0.980	1.000	1.000	0.0%
117	554	15	569	1.000	15.7%	1.151	0.275	1.041	1.032	1.000	1.000	0.0%
118	89	0	89	1.000	14.8%	1.142	0.086	1.012	1.003	1.000	1.000	0.0%
119	192	36	228	1.000	-19.5%	0.801	0.101	0.980	0.971	1.000	1.000	0.0%
120	115	7	122	1.000	-14.5%	0.850	0.074	0.989	0.980	1.000	1.000	0.0%
121	130	5	135	1.000	-10.8%	0.887	0.080	0.991	0.982	1.000	1.000	0.0%
122	73	5	77	1.000	-22.4%	0.772	0.061	0.986	0.977	1.000	1.000	0.0%
123	212	10	222	1.000	-16.6%	0.830	0.105	0.982	0.973	1.000	1.000	0.0%
124	122	12	134	1.000	-12.5%	0.871	0.074	0.990	0.981	1.000	1.000	0.0%
125	68	3	71	1.000	-11.6%	0.879	0.053	0.994	0.985	1.000	1.000	0.0%
126	3	0	3	1.000	-31.6%	0.680	0.000	1.000	0.991	1.000	1.000	0.0%
127	28	5	33	1.000	-20.8%	0.788	0.030	0.994	0.985	1.000	1.000	0.0%
128	23	0	23	1.000	8.0%	1.074	0.053	1.004	0.995	1.000	1.000	0.0%
129	1	0	1	1.000	-40.4%	0.593	0.000	1.000	0.991	1.000	1.000	0.0%
130	8	0	8	1.000	-30.8%	0.688	0.000	1.000	0.991	1.000	1.000	0.0%
131	25	6	31	1.000	-24.4%	0.753	0.030	0.992	0.983	1.000	1.000	0.0%
132	152	24	176	1.000	-16.3%	0.833	0.091	0.985	0.976	1.000	1.000	0.0%
133	7	0	7	1.000	-30.9%	0.688	0.000	1.000	0.991	1.000	1.000	0.0%
134	2	1	3	1.000	-51.9%	0.478	0.000	1.000	0.991	1.000	1.000	0.0%
135	120	3	123	1.000	-32.5%	0.671	0.000	1.000	0.991	1.000	1.000	0.0%
136	398	67	465	1.000	0.9%	1.004	0.182	1.001	0.992	1.000	1.000	0.0%
137	8	0	8	1.000	-30.5%	0.692	0.000	1.000	0.991	1.000	1.000	0.0%
138	21	2	23	1.000	-7.2%	0.923	0.043	0.997	0.988	1.000	1.000	0.0%
139	44	3	47	1.000	-23.8%	0.758	0.030	0.993	0.984	1.000	1.000	0.0%
140	52	1	53	1.000	-33.1%	0.665	0.000	1.000	0.991	1.000	1.000	0.0%
141	34	2	35	1.000	-24.4%	0.752	0.030	0.992	0.983	1.000	1.000	0.0%
142	9	0	9	1.000	-31.6%	0.680	0.000	1.000	0.991	1.000	1.000	0.0%
143	11	1	12	1.000	-14.8%	0.847	0.030	0.995	0.986	1.000	1.000	0.0%
144	6	0	6	1.000	-30.4%	0.692	0.000	1.000	0.991	1.000	1.000	0.0%
145	4	0	4	1.000	-30.6%	0.690	0.000	1.000	0.991	1.000	1.000	0.0%
146	23	2	24	1.000	-24.7%	0.749	0.030	0.992	0.983	1.000	1.000	0.0%
147	68	5	73	1.000	-3.0%	0.965	0.061	0.998	0.989	1.000	1.000	0.0%
148	35	6	41	1.000	-28.5%	0.711	0.030	0.991	0.982	1.000	1.000	0.0%
149	4	0	4	1.000	48.6%	1.478	0.030	1.015	1.005	1.000	1.000	0.0%
150	2	0	2	1.000	-36.1%	0.636	0.000	1.000	0.991	1.000	1.000	0.0%
151	24	0	24	1.000	20.0%	1.193	0.061	1.012	1.003	1.000	1.000	0.0%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Towing and Labor**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	ANPAC Credibility (8)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	22	2	24	1.000	-34.7%	0.650	0.000	1.000	0.991	1.000	1.000	0.0%
153	10	0	10	1.000	15.0%	1.144	0.030	1.004	0.995	1.000	1.000	0.0%
154	0	0	0	1.000	-31.6%	0.680	0.000	1.000	0.991	1.000	1.000	0.0%
155	24	3	28	1.000	0.9%	1.004	0.043	1.000	0.991	1.000	1.000	0.0%
156	24	0	24	1.000	40.1%	1.394	0.068	1.027	1.018	1.000	1.000	0.0%
157	27	1	28	1.000	-25.0%	0.746	0.030	0.992	0.983	1.000	1.000	0.0%
158	54	8	62	1.000	-30.5%	0.691	0.030	0.991	0.982	1.000	1.000	0.0%
159	42	0	42	1.000	-31.5%	0.682	0.000	1.000	0.991	1.000	1.000	0.0%
160	22	1	23	1.000	-4.6%	0.949	0.043	0.998	0.989	1.000	1.000	0.0%
161	16	1	17	1.000	-0.5%	0.989	0.043	1.000	0.990	1.000	1.000	0.0%
162	138	6	144	1.000	40.5%	1.398	0.146	1.058	1.048	1.000	1.000	0.0%
163	60	0	60	1.000	14.6%	1.140	0.096	1.013	1.004	1.000	1.000	0.0%
164	112	7	120	1.000	-15.4%	0.842	0.068	0.989	0.980	1.000	1.000	0.0%
165	97	2	99	1.000	24.9%	1.243	0.122	1.030	1.020	1.000	1.000	0.0%
166	70	2	72	1.000	-17.3%	0.823	0.061	0.989	0.980	1.000	1.000	0.0%
167	47	5	53	1.000	5.1%	1.046	0.068	1.003	0.994	1.000	1.000	0.0%
168	12	0	12	1.000	-31.5%	0.682	0.000	1.000	0.991	1.000	1.000	0.0%
169	70	5	75	1.000	-6.0%	0.935	0.074	0.995	0.986	1.000	1.000	0.0%
170	66	3	70	1.000	22.4%	1.218	0.096	1.021	1.012	1.000	1.000	0.0%
171	155	5	161	1.000	5.6%	1.051	0.125	1.006	0.997	1.000	1.000	0.0%
172	159	12	171	1.000	4.7%	1.041	0.118	1.005	0.996	1.000	1.000	0.0%
173	24	2	26	1.000	-33.1%	0.666	0.000	1.000	0.991	1.000	1.000	0.0%
174	126	5	131	1.000	-17.1%	0.824	0.086	0.985	0.976	1.000	1.000	0.0%
175	88	7	95	1.000	-1.1%	0.984	0.091	0.999	0.989	1.000	1.000	0.0%
176	0	0	0	1.000	-30.8%	0.688	0.000	1.000	0.991	1.000	1.000	0.0%
177	24	0	24	1.000	41.2%	1.405	0.061	1.025	1.015	1.000	1.000	0.0%
178	3	0	3	1.000	-30.6%	0.690	0.000	1.000	0.991	1.000	1.000	0.0%
179	12	0	12	1.000	-31.0%	0.686	0.000	1.000	0.991	1.000	1.000	0.0%
180	13	0	13	1.000	-31.4%	0.682	0.000	1.000	0.991	1.000	1.000	0.0%
181	22	0	22	1.000	-8.4%	0.911	0.030	0.997	0.988	1.000	1.000	0.0%
182	17	0	17	1.000	-16.2%	0.834	0.030	0.995	0.986	1.000	1.000	0.0%
183	4	0	4	1.000	-32.0%	0.677	0.000	1.000	0.991	1.000	1.000	0.0%
184	34	0	34	1.000	13.0%	1.125	0.061	1.008	0.998	1.000	1.000	0.0%
185	22	0	22	1.000	17.9%	1.173	0.053	1.009	1.000	1.000	1.000	0.0%
7,876	502	8,377	1.000			1.000		1.009	1.000	1.000	1.000	0.0%

Calculations:

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(11a) = indicated relativity credibility weighted with the present relativity as the complement

(13) = (12b) / (3)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Wage Loss**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	ANPAC Credibility (8)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
100	33	1	34	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
101	34	0	34	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
102	25	1	26	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
103	17	4	21	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
104	13	1	13	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
105	12	0	12	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
106	18	0	18	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
107	67	1	69	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
108	9	0	9	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
109	8	0	8	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
110	41	0	41	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
111	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
112	115	0	115	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
113	61	15	76	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
114	56	0	56	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
115	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
116	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
117	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
118	3	4	7	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
119	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
120	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
121	95	7	102	1.000	-39.8%	0.598	0.030	0.988	0.970	1.000	1.000	0.0%
122	162	6	168	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
123	61	10	71	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
124	101	2	104	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
125	115	7	122	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
126	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
127	298	30	327	1.000	117.0%	2.157	0.043	1.050	1.031	1.000	1.000	0.0%
128	293	16	309	1.000	-47.5%	0.522	0.030	0.985	0.968	1.000	1.000	0.0%
129	165	5	170	1.000	-75.7%	0.242	0.030	0.977	0.959	1.000	1.000	0.0%
130	174	4	178	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
131	873	30	903	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
132	527	11	538	1.000	477.4%	5.739	0.030	1.144	1.124	1.000	1.000	0.0%
133	761	7	768	1.000	-68.1%	0.317	0.030	0.979	0.962	1.000	1.000	0.0%
134	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
135	5	0	5	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
136	6	0	6	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
137	6	1	7	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
138	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
139	6	0	6	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
140	3	0	3	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
141	2	0	2	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
142	19	5	24	1.000	692.3%	7.876	0.030	1.209	1.187	1.000	1.000	0.0%
143	2	0	2	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
144	75	0	75	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
145	21	2	23	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
146	9	0	9	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
147	2	0	2	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
148	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
149	14	0	14	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
150	3	0	3	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
151	29	1	29	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Wage Loss**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	ANPAC Credibility (8)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	15	0	15	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
153	7	0	7	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
154	26	0	26	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
155	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
156	17	0	17	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
157	27	0	27	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
158	45	2	46	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
159	13	0	13	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
160	22	0	22	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
161	9	0	9	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
162	6	0	6	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
163	58	1	58	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
164	31	5	36	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
165	132	13	145	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
166	172	36	208	1.000	221.0%	3.191	0.030	1.067	1.047	1.000	1.000	0.0%
167	174	10	184	1.000	117.4%	2.161	0.030	1.035	1.017	1.000	1.000	0.0%
168	7	0	7	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
169	77	5	82	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
170	150	14	164	1.000	-60.7%	0.391	0.030	0.981	0.964	1.000	1.000	0.0%
171	43	0	43	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
172	84	4	88	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
173	141	5	146	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
174	201	19	220	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
175	150	11	161	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
176	268	30	298	1.000	198.6%	2.968	0.043	1.085	1.065	1.000	1.000	0.0%
177	191	23	214	1.000	121.3%	2.199	0.043	1.052	1.033	1.000	1.000	0.0%
178	104	5	109	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
179	94	12	106	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
180	224	25	250	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
181	152	6	158	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
182	155	7	162	1.000	85.3%	1.842	0.030	1.026	1.007	1.000	1.000	0.0%
183	228	14	242	1.000	96.3%	1.951	0.030	1.029	1.010	1.000	1.000	0.0%
184	2	1	3	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
185	14	0	14	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
186	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
187	22	1	23	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
188	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
189	15	0	15	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
190	44	0	44	1.000	537.7%	6.339	0.030	1.162	1.141	1.000	1.000	0.0%
191	2	0	2	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
192	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
193	7	1	8	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
194	27	0	27	1.000	-100.0%	0.000	0.000	1.000	0.982	1.000	1.000	0.0%
7,518	422	7,941	1.000			1.000		1.018	1.000	1.000	1.000	0.0%

Calculations:

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(11a) = indicated relativity credibility weighted with the present relativity as the complement

(13) = (12b) / (3)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Rental Reimbursement**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	ANPAC Credibility (8)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
100	5	7	12	1.000	-42.0%	0.590	0.053	0.978	0.965	1.000	1.000	0.0%
101	12	4	16	1.000	80.0%	1.832	0.053	1.044	1.030	1.000	1.000	0.0%
102	23	7	30	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
103	12	2	14	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
104	12	4	16	1.000	-17.1%	0.843	0.043	0.993	0.980	1.000	1.000	0.0%
105	11	4	15	1.000	-72.9%	0.276	0.043	0.969	0.956	1.000	1.000	0.0%
106	29	2	31	1.000	-25.1%	0.762	0.061	0.986	0.972	1.000	1.000	0.0%
107	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
108	1	0	1	1.000	1593.7%	17.235	0.030	1.494	1.474	1.000	1.000	0.0%
109	1	2	3	1.000	443.5%	5.530	0.030	1.138	1.122	1.000	1.000	0.0%
110	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
111	7	0	7	1.000	-31.3%	0.699	0.030	0.991	0.978	1.000	1.000	0.0%
112	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
113	6	3	9	1.000	-78.8%	0.216	0.030	0.976	0.963	1.000	1.000	0.0%
114	1	4	5	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
115	13	6	18	1.000	-12.1%	0.895	0.043	0.995	0.982	1.000	1.000	0.0%
116	1	0	1	1.000	2256.4%	23.978	0.043	1.988	1.961	1.000	1.000	0.0%
117	10	2	12	1.000	61.7%	1.645	0.053	1.034	1.020	1.000	1.000	0.0%
118	16	0	16	1.000	-49.5%	0.514	0.030	0.985	0.972	1.000	1.000	0.0%
119	14	4	18	1.000	-51.6%	0.493	0.030	0.985	0.971	1.000	1.000	0.0%
120	14	2	17	1.000	172.6%	2.774	0.061	1.108	1.093	1.000	1.000	0.0%
121	19	0	19	1.000	-8.9%	0.927	0.043	0.997	0.984	1.000	1.000	0.0%
122	7	0	8	1.000	-4.7%	0.969	0.043	0.999	0.985	1.000	1.000	0.0%
123	2	4	6	1.000	12.7%	1.147	0.030	1.004	0.991	1.000	1.000	0.0%
124	1	3	4	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
125	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
126	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
127	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
128	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
129	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
130	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
131	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
132	10	5	14	1.000	-13.3%	0.882	0.030	0.996	0.983	1.000	1.000	0.0%
133	2	0	2	1.000	22.5%	1.246	0.030	1.007	0.994	1.000	1.000	0.0%
134	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
135	17	2	18	1.000	55.5%	1.582	0.053	1.031	1.017	1.000	1.000	0.0%
136	34	13	47	1.000	106.0%	2.097	0.091	1.100	1.085	1.000	1.000	0.0%
137	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
138	2	0	2	1.000	884.2%	10.015	0.030	1.274	1.257	1.000	1.000	0.0%
139	18	2	20	1.000	-47.9%	0.530	0.061	0.971	0.958	1.000	1.000	0.0%
140	14	0	14	1.000	-9.2%	0.924	0.043	0.997	0.983	1.000	1.000	0.0%
141	6	0	6	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
142	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
143	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
144	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
145	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
146	3	2	5	1.000	79.5%	1.827	0.043	1.036	1.022	1.000	1.000	0.0%
147	1	1	2	1.000	314.5%	4.218	0.043	1.138	1.123	1.000	1.000	0.0%
148	10	2	12	1.000	-49.0%	0.519	0.030	0.985	0.972	1.000	1.000	0.0%
149	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
150	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
151	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%



**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Rental Reimbursement**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	ANPAC Credibility (8)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Relativity Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
153	1	0	1	1.000	74.3%	1.774	0.030	1.024	1.010	1.000	1.000	0.0%
154	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
155	2	0	2	1.000	255.8%	3.621	0.030	1.080	1.065	1.000	1.000	0.0%
156	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
157	1	0	1	1.000	993.3%	11.126	0.043	1.435	1.416	1.000	1.000	0.0%
158	2	3	5	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
159	10	1	11	1.000	56.7%	1.594	0.053	1.031	1.017	1.000	1.000	0.0%
160	8	0	8	1.000	-86.0%	0.142	0.030	0.974	0.961	1.000	1.000	0.0%
161	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
162	11	1	12	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
163	2	0	2	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
164	9	3	12	1.000	-52.6%	0.483	0.043	0.978	0.965	1.000	1.000	0.0%
165	0	2	2	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
166	2	0	2	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
167	11	0	11	1.000	-20.4%	0.810	0.043	0.992	0.979	1.000	1.000	0.0%
168	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
169	1	4	5	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
170	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
171	29	0	29	1.000	-55.9%	0.449	0.030	0.983	0.970	1.000	1.000	0.0%
172	2	4	5	1.000	-41.3%	0.598	0.030	0.988	0.975	1.000	1.000	0.0%
173	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
174	12	1	13	1.000	-15.7%	0.857	0.030	0.996	0.982	1.000	1.000	0.0%
175	4	2	6	1.000	-23.7%	0.776	0.043	0.990	0.977	1.000	1.000	0.0%
176	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
177	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
178	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
179	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
180	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
181	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
182	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
183	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
184	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
185	2	0	2	1.000	-100.0%	0.000	0.000	1.000	0.987	1.000	1.000	0.0%
467	107	574	1.000			1.000		1.014	1.000	1.000	1.000	0.0%

Calculations:

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(11a) = indicated relativity credibility weighted with the present relativity as the complement

(13) = (12b) / (3)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Accidental Death and Dismemberment**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	ANPAC Credibility (8)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
099	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
100	33	1	34	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
101	35	0	35	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
102	28	1	29	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
103	21	4	25	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
104	13	1	14	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
105	13	0	13	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
106	23	0	23	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
107	65	3	68	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
108	9	0	9	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
109	8	0	8	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
110	45	0	45	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
111	7	0	7	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
112	117	1	118	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
113	66	10	77	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
114	74	0	74	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
115	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
116	3	0	3	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
117	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
118	3	4	7	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
119	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
120	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
121	102	7	109	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
122	194	6	200	1.000	2270.1%	22.429	0.043	1.921	1.858	1.000	1.000	0.0%
123	72	10	82	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
124	151	3	155	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
125	123	12	135	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
126	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
127	325	31	355	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
128	313	16	329	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
129	190	6	196	1.000	1054.9%	10.930	0.030	1.302	1.259	1.000	1.000	0.0%
130	183	4	187	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
131	971	30	1,001	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
132	565	11	576	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
133	844	7	852	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
134	9	0	9	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
135	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
136	6	0	6	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
137	6	0	6	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
138	4	0	4	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
139	10	0	10	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
140	5	0	5	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
141	2	0	2	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
142	15	1	16	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
143	9	0	9	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
144	87	0	87	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
145	24	2	27	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
146	10	0	10	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
147	2	0	2	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
148	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
149	16	0	16	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
150	3	0	3	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
151	31	2	33	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Sector Relativity Calculation**  
**Accidental Death and Dismemberment**

Sector (1)	ANPAC Earned Exposures (2a)	ANG Earned Exposures (2b)	Combined Earned Exposures (2c)	Present Relativity (3)	Indicated Relativity Change (4)	Ind Rel Adjusted to avg 1.00 (5)	ANPAC Credibility (8)	Cred Wtd Indicated Relativity (11a)	Cred Wtd Adjusted to avg 1.00 (11b)	Selected Relativity (12a)	Selected Relativity Adjusted to avg 1.00 (12b)	Sector Relativity Change (13)
152	13	0	13	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
153	7	0	7	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
154	29	0	29	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
155	1	0	1	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
156	19	0	19	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
157	39	3	42	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
158	50	2	51	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
159	13	0	13	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
160	24	0	24	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
161	9	0	9	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
162	8	0	8	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
163	64	1	64	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
164	33	5	38	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
165	142	9	151	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
166	203	28	231	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
167	220	10	230	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
168	12	0	12	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
169	84	5	90	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
170	182	14	197	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
171	81	0	81	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
172	110	4	114	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
173	146	5	152	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
174	220	23	242	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
175	162	13	175	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
176	276	36	312	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
177	200	32	232	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
178	123	6	129	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
179	102	13	115	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
180	238	28	266	1.000	779.4%	8.322	0.030	1.223	1.182	1.000	1.000	0.0%
181	170	7	178	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
182	180	7	186	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
183	261	11	272	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
184	2	1	3	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
185	14	0	14	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
186	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
187	22	1	23	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
188	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
189	18	0	18	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
190	44	0	44	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
191	2	0	2	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
192	0	0	0	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
193	12	1	13	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
194	28	0	28	1.000	-100.0%	0.000	0.000	1.000	0.967	1.000	1.000	0.0%
8,418	441	8,860	1.000			1.000		1.034	1.000	1.000	1.000	0.0%

Calculations:

(2c) = (2a) + (2b)

(4) = sector 3-year loss ratio at current rate level / statewide trended loss ratio

(5) = (1 + (4)) \* (3) normalized

(11a) = indicated relativity credibility weighted with the present relativity as the complement

(13) = (12b) / (3)

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Model Year Relativity Revisions**  
**Arkansas**

**Comprehensive**

Model Year	Premium Distribution	Present	Proposed	Percent Change
2013	0.0%	1.16	1.05	-9.5%
2012	0.3%	1.10	1.00	-9.1%
2011	5.5%	1.05	0.96	-8.6%
2010	7.7%	1.00	0.93	-7.0%
2009	7.1%	0.96	0.90	-6.2%
2008	9.7%	0.93	0.87	-6.5%
2007	11.0%	0.90	0.84	-6.7%
2006	8.8%	0.87	0.81	-6.9%
2005	8.5%	0.84	0.78	-7.1%
2004	7.6%	0.81	0.76	-6.2%
2003	6.0%	0.78	0.74	-5.1%
2002	4.9%	0.76	0.72	-5.3%
2001	4.3%	0.74	0.70	-5.4%
2000	3.4%	0.72	0.68	-5.6%
1999	2.5%	0.70	0.66	-5.7%
1998	1.7%	0.68	0.64	-5.9%
1997	1.2%	0.66	0.62	-6.1%
1996	0.8%	0.64	0.62	-3.1%
1995	0.7%	0.62	0.62	0.0%
1994	0.6%	0.62	0.62	0.0%
1993	0.4%	0.62	0.62	0.0%
<=1992	7.5%	0.62	0.62	0.0%
Est. Total				-5.9%

**Collision**

Model Year	Premium Distribution	Present	Proposed	Percent Change
2013	0.0%	1.16	1.05	-9.5%
2012	0.4%	1.10	1.00	-9.1%
2011	6.7%	1.05	0.94	-10.5%
2010	9.2%	1.00	0.88	-12.0%
2009	8.2%	0.94	0.83	-11.7%
2008	10.9%	0.88	0.78	-11.4%
2007	11.9%	0.83	0.73	-12.0%
2006	9.5%	0.78	0.68	-12.8%
2005	8.9%	0.73	0.64	-12.3%
2004	7.4%	0.68	0.60	-11.8%
2003	6.2%	0.64	0.57	-10.9%
2002	4.7%	0.60	0.54	-10.0%
2001	4.0%	0.57	0.51	-10.5%
2000	2.9%	0.54	0.48	-11.1%
1999	1.9%	0.51	0.45	-11.8%
1998	1.4%	0.48	0.42	-12.5%
1997	0.9%	0.45	0.39	-13.3%
1996	0.7%	0.42	0.39	-7.1%
1995	0.5%	0.39	0.39	0.0%
1994	0.3%	0.39	0.39	0.0%
1993	0.2%	0.39	0.39	0.0%
<=1992	3.1%	0.39	0.39	0.0%
Est. Total				-11.1%

**American National Property and Casualty Company  
Implementation of Auto-Home Discount  
Arkansas**

Coverage	Current Premium	Proposed Premium	Offset
BI	2,539,344	2,505,393	-1.3%
PD	1,416,481	1,396,713	-1.4%
MP	337,082	332,835	-1.3%
UMBI	254,896	252,228	-1.0%
UIMBI	329,306	325,062	-1.3%
UMPD	134,357	132,750	-1.2%
COMP	1,011,940	1,000,635	-1.1%
COLL	2,052,906	2,025,791	-1.3%

\*These offsets are for ANPAC only. The offsets shown on Pages 1-2 of Exhibit VIII are the combined for ANPAC and ANG.



American National Corporate Centre  
1949 East Sunshine  
Springfield, MO • 65899-0001  
417-887-0220 • Fax 417-887-1801  
<http://www.anpac.com>

American National Property And Casualty Co.  
American National General Insurance Co.  
American National Lloyds Insurance Co.  
Pacific Property And Casualty Co.  
ANPAC Louisiana Insurance Co.  
American National County Mutual Insurance Co.

December 20, 2011

Arkansas Insurance Department  
Property & Casualty Division  
1200 W. 3rd Street  
Little Rock, AR 72201-1904

Re: American National Property And Casualty Company #408-28401  
American National General Insurance Company #408-39942  
Private Passenger Automobile Program  
Independent Filing of Rates and Rules  
Company Filing #03-AA-11-0293

American National Property And Casualty Company and American National General Insurance Company file herewith the following changes to its Private Passenger Automobile Program:

<u>PAGES TO BE FILED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
ANPAC A-MR-Index-1, A-MR-Index-2, and MR-1 through MR-47	General Rules	11-11
ANG A-MR-Index-1, A-MR-Index-2, and MR-1 through MR-46	General Rules	11-11
ANPAC AUTO Index	Auto Rate Page Index	12-11
ANG AUTO Index	Auto Rate Page Index	12-11
ANPAC AUTO-R-1.1 through AUTO-R-1.26	Auto Base Rates and Sector Relativities	12-11
ANG AUTO-R-1.1 through AUTO-R-1.26	Auto Base Rates and Sector Relativities	12-11
ANPAC AUTO-R-3.1	Auto Model Year Factors	12-11
ANG AUTO-R-3.1	Auto Model Year Factors	12-11
ANPAC AUTO-R-9.9 and AUTO-R-9.10	Auto Discount Factors	12-11
ANPAC CYCLE Index	Motorcycle Rate Page Index	12-11
ANG CYCLE Index	Motorcycle Rate Page Index	12-11
ANPAC CYCLE-R-1.1 through CYCLE-R-1.26	Motorcycle Base Rates and Sector Relativities	12-11
ANG CYCLE-R-1.1 through CYCLE-R-1.26	Motorcycle Base Rates and Sector Relativities	12-11
ANPAC CYCLE-R-3.1	Motorcycle Model Year Factors	12-11
ANG CYCLE-R-3.1	Motorcycle Model Year Factors	12-11



*"Members of the American National Family of Companies"*

These pages replace the following pages currently on file with your department:

<u>PAGES TO BE REPLACED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
ANPAC A-MR-Index-1, A-MR-Index-2, MR-1 through MR-23, and MR-26 through MR-46	General Rules	3-10
ANPAC MR-24 and MR-25	General Rules	9-11
ANG A-MR-Index-1, A-MR-Index-2, MR-1 through MR-22, and MR-26 through MR-46	General Rules	3-10
ANG MR-23 through MR-25	General Rules	9-11
ANPAC AUTO Index	Auto Rate Page Index	3-08
ANG AUTO Index	Auto Rate Page Index	3-08
ANPAC AUTO-R-1.1	Auto Base Rates	4-10
ANG AUTO-R-1.1	Auto Base Rates	4-10
ANPAC AUTO-R-3.1	Auto Model Year Factors	10-09
ANG AUTO-R-3.1	Auto Model Year Factors	10-09
ANPAC CYCLE Index	Motorcycle Rate Page Index	3-08
ANG CYCLE Index	Motorcycle Rate Page Index	3-08
ANPAC CYCLE-R-1.1	Motorcycle Base Rates	4-10
ANG CYCLE-R-1.1	Motorcycle Base Rates	4-10
ANPAC CYCLE-R-3.1	Motorcycle Model Year Factors	10-09
ANG CYCLE-R-3.1	Motorcycle Model Year Factors	10-09

The following manual pages are withdrawn:

<u>PAGES TO BE WITHDRAWN</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
ANPAC T-1	ANPAC Territory Definitions	2-08
ANG T-1	ANG Territory Definitions	2-08

The purpose of this filing is to amend our Arkansas Private Passenger Automobile Program. The addition of ZIP code factors to the base rate pages replaces the current territory definition pages.

The following Explanation of Revisions describes the changes made to the above manual pages.

#### EXPLANATION OF REVISIONS:

##### **I. General Rules**

- A. Rule 107, Definitions, is revised to clarify the definition of an account.
- B. Rule 266, Model Year, is revised to clarify that for model years not printed on the rate page, the factor for each subsequent model year will be 0.05 above the factor for the preceding model year.

- C. Rules 276, 277, 283 (ANG only), and 614 have been revised to delete the reference to “added driver.” These discounts are not evaluated when a driver is added to the policy.
- D. Rule 281, Benefits Xpress, is revised to add utility trailers as an eligible vehicle.
- E. ANPAC Rule 282, Auto-Home Discount is introduced. The discount level will vary based on the length of time that the insured has had both their automobile and homeowners policies with American National Property And Casualty Company, diminishing to zero percent at the end of three years. The subsequent rule is renumbered.
- F. ANPAC Rule 283, Fresh Start Discount<sup>TM</sup> is introduced. This discount will reward new clients that request a personal auto premium quote from an American National agent prior to the expiration date of coverage with another unaffiliated insurer. This discount shall not be applied when an applicant has a need for insurance, but no insurance is in force at the time of the quote.
- G. ANPAC Rule 285 is revised to remove the eligibility requirement that at least one vehicle have both Comprehensive and Collision coverages. Additionally, Rule 285 is editorially revised to remove the section that referenced policies enrolled in CASHBACK prior to May 14, 2008, as this wording is no longer relevant to our current book of business. Finally, under Refund Conditions and Procedures, Item 8 is revised for clarification.

In ANG Auto only, Rule 285 is revised to delete the enrollment eligibility requirements. Since ANG clients may no longer qualify for enrollment in CASHBACK, this wording is no longer relevant. Additionally, Refund Conditions and Procedures are revised to add new item 8), which states that if any new policy on the account is written in American National General Insurance Company, then the account will no longer qualify for CASHBACK. The aforementioned requirement was previously included in the section of the rule that has now been deleted.

- H. Rules 291 through 293 and 296 through 298 are deleted, and all subsequent rules within this section are renumbered. Rule 292, Premium Determination, is revised by adding Step 1 to display the ZIP code Factor. All subsequent steps are renumbered. ANPAC Rule 292 is also revised by adding Step 12 to display the Fresh Start Discount and Step 14 to display the Auto-Home Discount.
- I. Rule 320, At-Fault Accident Surcharge, is editorially revised to clarify that the total claim payment is compared to the threshold amount as part of determining if the accident is chargeable.
- J. Rule 331, High Risk Vehicles, is revised. The following vehicles are added to the list: Audi R8 (2010-Present), Lexus LFA (2010-Present), and Tesla Roadster (2010-Present).
- K. Rule 402, Utility Trailers, is revised to add a premium determination step for the Fresh Start Discount in ANPAC, and Non-Owned Car Owned by a Business in ANPAC and ANG.
- L. ANPAC Rule 403 is revised to state the Fresh Start discount will apply to Utility Trailers.
- M. Rule 470 is deleted. If a Recreational Vehicle policy is cancelled, the return premium will be computed pro rata.
- N. Rules 530 and 540, Camping/Travel Trailers, are revised for clarification and to remove the business restriction.
- O. Rules 531 and 542, which extends coverage only to applicants who already have an automobile policy in force or who will be applying for such a policy in connection with the application, have been deleted.

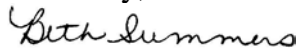


- P. Rules 571 through 573 and 576 through 578 are deleted, and all subsequent rules within this section are renumbered. Rule 572, Premium Determination, is revised by adding:
  - 1. Step 1 to display the ZIP code Factor.
  - 2. ANPAC Step 11 to display the Fresh Start Discount.
  - 3. ANPAC Step 13 to display the Auto-Home Discount.
  - 4. ANPAC Step 20 (ANG Step 19) is added to display the Non-Owned Car Owned by a Business factor.
  - 5. All subsequent steps are renumbered.
- Q. ANPAC Rule 597 is revised with the addition of the Auto-Home Discount. Motor Homes and/or Travel Trailers purchasing the Full Timer Coverage Endorsement are not eligible for the Auto-Home Discount.
- R. Rules 622 and 623 are revised to change “territory” to ‘ZIP code’. Rule 626, Premium Determination, is revised by adding Step 1 to display the ZIP code Factor. Rule 627 is deleted.
- S. Rules 641, 651, 711, 716, and 722 are revised to clarify the premium determination order.
- T. ANPAC Rule 750, Named Non-Owner Coverage, is updated to show the Auto-Home Discount is not applicable with the Named Non-Owner Endorsement.
- U. Rule 756, Non-Owned Car Owned By A Business – SA-738 is now available for the following vehicle types: Utility Trailers, Travel Trailers and Camping Trailers. The rule is revised to remove the exception for these vehicle types.
- V. Other editorial revisions are made.

We propose this filing become effective February 22, 2012, for both new and renewal business.

If you have any questions regarding this filing, please feel free to contact me.

Sincerely,



Beth Summers  
Regulatory Compliance Analyst II  
Phone: (417) 887-4990, ext. 2238  
Fax: (417) 877-5014  
E-mail: bsummers@anpac.com

Enclosures

**American National Property and Casualty Company  
American National General Insurance Company  
Private Passenger Automobile Insurance  
Supplemental Actuarial Memorandum  
Arkansas**

The following supplemental memorandum is in response to the Objection Letter received 1/9/12 for SERFF Filing #ANPC-127866888. With the changes in this supplement the overall impact of the filing has reduced from 3.4% to 3.3% with a revenue effect of \$297,992. The maximum rate change any individual policyholder will receive is 20.0%.

**Objection – Territories may not be broken down into individual zip codes per Ark. Code Ann. 23-66-206(13)(C). You may have territories displayed with zip codes that have the same rate or factor in them. Also, since the filings impacts individuals insureds greater than 20 percent, the Commissioner will need to be advised of the filing before its completion.**

The Sector Definitions pages have been revised to show each sector with all zip codes that are defined in the sector. For sectors that encompass 1 zip code, we are including Supplemental Exhibit A which displays the Pure Premium relativity for loss data from the Highway Loss Data Institute (HLDI) and the average competitor relativity for the companies of Farmers, GEICO, and Progressive. We also display a Calculated Relativity that credibility weights the HLDI and competitor relativities. The standard for HLDI credibility is 3,000 claims using classic credibility. The data is presented for the sector in question as well as all contiguous sectors. When selecting sector definitions, we considered the calculated relativities as well as geography such as rivers and highways to group the zip codes.

In the initial filing, we had 5 travel trailers that had an increase of over 20%. We are lowering the Travel Trailer base rate factor by 5% and this will decrease the maximum increase for any policy to 20%. Supplemental Exhibit B displays the impact of this revision. Revised Exhibit VIII displays the impact of all changes from the filing including the Travel Trailer base rate reduction.

American National Property and Casualty Company  
American National General Insurance Company  
Comparative Summary of Sectors With One Zip Code  
Bodily Injury Experience

Sector	Zip Code	Description	Population	Average Competitor Relativity	HLDI Pure Prem Relativity	Calculated Relativity
101	72209	Little Rock	36,847	1.341	1.514	1.390
<b>Contiguous Sectors</b>						
107				1.120	1.232	1.142
112				1.198	1.065	1.188
163				1.493	1.801	1.547
164				1.565	1.548	1.570
130	72901	Fort Smith	22,384	0.895	0.852	0.890
<b>Contiguous Sectors</b>						
133				0.940	0.978	0.953
182				0.911	1.327	0.960
132	72956	Van Buren	29,593	0.925	1.343	0.970
<b>Contiguous Sectors</b>						
131				0.920	0.767	0.904
138	71801	Hope	17,264	0.836	0.733	0.810
<b>Contiguous Sectors</b>						
116				0.953	1.273	0.997
126				0.827	0.232	0.807
136				0.872	0.941	0.874
149				0.852	0.600	0.852
193				0.835	1.109	0.842
143	71701	Camden	22,171	0.836	0.935	0.870
<b>Contiguous Sectors</b>						
149				0.852	0.600	0.852
150				0.832	0.539	0.815
186				0.816	1.370	0.831
193				0.835	1.109	0.842
162	72116	North Little Rock	20,399	1.111	0.844	1.080
<b>Contiguous Sectors</b>						
100				1.113	1.275	1.140
104				1.560	0.971	1.526
106				1.167	1.539	1.220
194				1.150	1.105	1.150
164	72204	Little Rock	32,356	1.565	1.548	1.570
<b>Contiguous Sectors</b>						
101				1.341	1.514	1.390
102				1.199	1.195	1.208
104				1.560	0.971	1.526
107				1.120	1.232	1.142
163				1.493	1.801	1.547
165	71901	Hot Springs National Park	29,544	1.155	1.046	1.130
<b>Contiguous Sectors</b>						
114				1.029	0.573	1.003
142				1.067	0.831	1.036
166				1.115	0.923	1.080
166	71913	Hot Springs National Park	37,091	1.115	0.923	1.080
<b>Contiguous Sectors</b>						
113				1.061	0.956	1.046
114				1.029	0.573	1.003
142				1.067	0.831	1.036
165				1.155	1.046	1.130

American National Property and Casualty Company  
American National General Insurance Company  
Comparative Summary of Sectors With One Zip Code  
Bodily Injury Experience

Sector	Zip Code	Description	Population	Average Competitor Relativity	HLDI Pure Prem Relativity	Calculated Relativity
169	72801	Russellville	16,676	0.817	0.682	0.790
<b>Contiguous Sectors</b>						
122				0.875	0.739	0.860
127				0.920	0.670	0.892
174				0.909	0.685	0.870
178				0.909	1.268	0.960
180				0.889	1.096	0.940
177	72764	Springdale	31,864	0.879	0.744	0.850
<b>Contiguous Sectors</b>						
122				0.875	0.739	0.860
127				0.920	0.670	0.892
174				0.909	0.685	0.870
178				0.909	1.268	0.960
180				0.889	1.096	0.940
179	72704	Fayetteville	13,430	0.909	0.930	0.920
<b>Contiguous Sectors</b>						
128				0.899	1.059	0.916
129				0.893	0.639	0.872
173				0.876	1.225	0.920
178				0.909	1.268	0.960
180				0.889	1.096	0.940
182	72904	Fort Smith	20,233	0.911	1.327	0.960
<b>Contiguous Sectors</b>						
130				0.895	0.852	0.890
133				0.940	0.978	0.953
187	72113	Maumelle	12,315	1.141	1.037	1.120
<b>Contiguous Sectors</b>						
106				1.167	1.539	1.220
121				1.017	1.029	1.028
189	71602	White Hall	19,759	1.325	1.142	1.290
<b>Contiguous Sectors</b>						
108				1.368	1.613	1.396
111				1.025	0.747	0.998
190	72404	Jonesboro	16,546	1.043	0.941	1.020
<b>Contiguous Sectors</b>						
118				1.029	1.095	1.022
144				1.015	1.324	1.061
152				0.991	1.018	0.979
156				0.914	0.672	0.896
194	72120	Sherwood	27,782	1.150	1.105	1.150
<b>Contiguous Sectors</b>						
100				1.113	1.275	1.140
106				1.167	1.539	1.220
121				1.017	1.029	1.028
162				1.111	0.844	1.080

American National Property and Casualty Company  
American National General Insurance Company  
Comparative Summary of Sectors With One Zip Code  
Property Damage Experience

Sector	Zip Code	Description	Population	Average Competitor Relativity	HLDI Pure Prem Relativity	Calculated Relativity
104	71913	Hot Springs National Park	37,091	1.124	0.972	1.100
<b>Contiguous Sectors</b>						
105				1.140	1.103	1.130
135				1.081	0.982	1.050
150				1.057	0.672	1.029
152				1.025	0.977	1.022
160				0.890	0.723	0.873
105	71901	Hot Springs National Park	29,544	1.140	1.103	1.130
<b>Contiguous Sectors</b>						
104				1.124	0.972	1.100
135				1.081	0.982	1.050
150				1.057	0.672	1.029
106	72209	Little Rock	36,847	1.167	1.240	1.180
<b>Contiguous Sectors</b>						
114				1.258	1.380	1.280
115				1.223	1.306	1.233
141				1.156	1.339	1.185
149				1.104	1.101	1.104
114	72204	Little Rock	32,356	1.258	1.380	1.280
<b>Contiguous Sectors</b>						
106				1.167	1.240	1.180
115				1.223	1.306	1.233
116				1.187	1.422	1.213
141				1.156	1.339	1.185
142				1.171	1.233	1.182
119	72956	Van Buren	29,593	0.983	1.040	1.000
<b>Contiguous Sectors</b>						
156				1.015	1.074	1.025
157				0.980	0.818	0.956
122	72114	North Little Rock	14,429	1.258	1.632	1.280
<b>Contiguous Sectors</b>						
121				1.140	1.085	1.123
124				1.144	1.195	1.160
123	72120	Sherwood	27,782	1.138	1.167	1.140
<b>Contiguous Sectors</b>						
100				1.084	1.078	1.080
121				1.140	1.085	1.123
122				1.258	1.632	1.280
123				1.138	1.167	1.140
146				1.161	1.222	1.179
138	71801	Hope	17,264	0.854	0.837	0.850
<b>Contiguous Sectors</b>						
111				0.946	1.096	0.969
162				0.849	0.656	0.836
163				0.886	0.899	0.887
188				0.870	0.818	0.876
140	71753	Magnolia	17,155	0.834	0.902	0.850
<b>Contiguous Sectors</b>						
110				0.902	0.936	0.908
162				0.849	0.656	0.836

American National Property and Casualty Company  
American National General Insurance Company  
Comparative Summary of Sectors With One Zip Code  
Property Damage Experience

Sector	Zip Code	Description	Population	Average Competitor Relativity	HLDI Pure Prem Relativity	Calculated Relativity
143	72761	Siloam Springs	16,132	0.978	1.094	1.000
<b>Contiguous Sectors</b>						
113				1.007	1.035	1.014
144				0.969	0.884	0.950
156				1.015	1.074	1.025
169	72455	Pocahontas	12,605	0.887	0.722	0.860
<b>Contiguous Sectors</b>						
148				0.924	0.986	0.929
180				0.907	0.757	0.890
184				0.913	1.002	0.921
171	72086	Lonoke	10,120	0.984	0.905	0.960
<b>Contiguous Sectors</b>						
103				1.090	1.141	1.101
121				1.140	1.085	1.123
128				1.042	1.150	1.060
147				0.973	1.200	0.986
177				0.917	0.914	0.911

American National Property and Casualty Company  
American National General Insurance Company  
Comparative Summary of Sectors With One Zip Code  
Comprehensive Experience

Sector	Zip Code	Description	Population	Average Competitor Relativity	HLDI Pure Prem Relativity	Calculated Relativity
102	72745	Lowell	9,540	0.795	1.199	0.880
<b>Contiguous Sectors</b>						
100				0.764	0.512	0.718
101				0.781	0.608	0.749
104				0.781	0.651	0.760
107				0.768	0.568	0.733
104	72758	Rogers	18,225	0.781	0.651	0.760
<b>Contiguous Sectors</b>						
101				0.781	0.608	0.749
102				0.795	1.199	0.880
103				0.768	0.632	0.750
110	72120	Sherwood	27,782	0.680	0.427	0.630
<b>Contiguous Sectors</b>						
111				0.814	0.546	0.765
115				0.727	0.588	0.708
120				0.728	0.679	0.729
139				0.901	1.112	0.943
122	72227	Little Rock	12,164	0.711	0.986	0.800
<b>Contiguous Sectors</b>						
109				0.654	0.545	0.635
117				0.728	0.457	0.674
123	72204	Little Rock	32,356	0.863	0.904	0.890
<b>Contiguous Sectors</b>						
100				0.764	0.512	0.718
117				0.728	0.457	0.674
124				0.772	0.822	0.800
134				0.901	0.903	0.921
124	72209	Little Rock	36,847	0.772	0.822	0.800
<b>Contiguous Sectors</b>						
100				0.764	0.512	0.718
119				0.756	0.634	0.746
123				0.863	0.904	0.890
134				0.901	0.903	0.921
126	72404	Jonesboro	16,546	0.929	0.818	0.920
<b>Contiguous Sectors</b>						
140				0.916	0.545	0.870
141				0.972	0.554	0.932
187				1.137	0.745	1.123
193				1.164	1.335	1.193
194				1.252	1.087	1.239
129	72956	Van Buren	29,593	0.919	1.243	1.010
<b>Contiguous Sectors</b>						
128				0.926	1.599	0.994
131	71901	Hot Springs National Park	29,544	0.831	0.700	0.810
<b>Contiguous Sectors</b>						
130				0.982	0.520	0.933
132				0.831	0.730	0.820
177				0.900	0.858	0.913
184				0.937	0.905	0.946

American National Property and Casualty Company  
American National General Insurance Company  
Comparative Summary of Sectors With One Zip Code  
Comprehensive Experience

Sector	Zip Code	Description	Population	Average Competitor Relativity	HLDI Pure Prem Relativity	Calculated Relativity
132	71913	Hot Springs National Park	37,091	0.831	0.730	0.820
<b>Contiguous Sectors</b>						
130				0.982	0.520	0.933
131				0.831	0.700	0.810
143				0.907	1.069	0.962
177				0.900	0.858	0.913
140	72401	Jonesboro	47,422	0.916	0.545	0.870
<b>Contiguous Sectors</b>						
126				0.929	0.818	0.920
141				0.972	0.554	0.932
187				1.137	0.745	1.123
160	72315	Blytheville	27,426	1.042	0.653	1.000
<b>Contiguous Sectors</b>						
144				1.081	1.266	1.116
163	72455	Pocahontas	12,605	1.209	0.632	1.170
<b>Contiguous Sectors</b>						
150				1.252	2.341	1.310
157				1.295	1.913	1.369
187				1.137	0.745	1.123
170	71854	Texarkana	34,206	1.197	1.270	1.240
<b>Contiguous Sectors</b>						
151				1.361	1.654	1.397
152				1.225	1.416	1.252
159				1.219	1.054	1.199
172				1.328	0.834	1.290
172	71801	Hope	17,264	1.328	0.834	1.290
<b>Contiguous Sectors</b>						
151				1.361	1.654	1.397
152				1.225	1.416	1.252
170				1.197	1.270	1.240
175	71701	Camden	22,171	1.339	0.690	1.300
<b>Contiguous Sectors</b>						
151				1.361	1.654	1.397
153				1.533	2.012	1.593
181				1.461	0.981	1.440



American National Property and Casualty Company  
American National General Insurance Company  
Comparative Summary of Sectors With One Zip Code  
Collision Experience

Sector	Zip Code	Description	Population	Average Competitor Relativity	HLDI Pure Prem Relativity	Calculated Relativity
111	72401	Jonesboro	47,422	0.936	0.924	0.930
<b>Contiguous Sectors</b>						
110				0.958	0.920	0.950
112				0.962	0.900	0.953
180				0.995	0.842	0.985
116	72904	Fort Smith	20,233	0.920	0.949	0.930
<b>Contiguous Sectors</b>						
101				0.923	0.812	0.900
119	72764	Springdale	31,864	0.977	0.953	0.970
<b>Contiguous Sectors</b>						
102				0.963	0.890	0.948
105				0.924	0.864	0.910
106				0.931	0.859	0.915
120				0.967	0.996	0.980
171				1.000	1.044	1.009
123	72761	Siloam Springs	16,132	0.947	0.989	0.960
<b>Contiguous Sectors</b>						
102				0.963	0.890	0.948
122				0.969	1.101	0.983
124				0.959	1.009	0.960
129	71801	Hope	17,264	1.055	0.941	1.040
<b>Contiguous Sectors</b>						
128				1.029	1.169	1.043
146				1.036	1.020	1.030
133	71854	Texarkana	34,206	1.033	1.017	1.030
<b>Contiguous Sectors</b>						
128				1.029	1.169	1.043
129				1.055	0.941	1.040
146				1.036	1.020	1.030
139	72204	Little Rock	32,356	1.109	1.476	1.130
<b>Contiguous Sectors</b>						
138				1.103	1.384	1.123
140				1.109	1.224	1.130
141				1.032	1.329	1.050
147				0.984	1.262	1.001
160				1.022	1.296	1.040
141	72209	Little Rock	36,847	1.032	1.329	1.050
<b>Contiguous Sectors</b>						
135				0.980	1.159	1.000
139				1.109	1.476	1.130
140				1.109	1.224	1.130
147				0.984	1.262	1.001
156	72023	Cabot	25,260	0.978	1.056	1.000
<b>Contiguous Sectors</b>						
157				0.931	1.088	0.951
177				0.981	0.911	0.975
184				0.985	1.041	0.996

American National Property and Casualty Company  
American National General Insurance Company  
Comparative Summary of Sectors With One Zip Code  
Collision Experience

Sector	Zip Code	Description	Population	Average Competitor Relativity	HLDI Pure Prem Relativity	Calculated Relativity
160	72205	Little Rock	24,120	1.022	1.296	1.040
<b>Contiguous Sectors</b>						
138				1.103	1.384	1.123
139				1.109	1.476	1.130
148				0.960	1.071	0.979
161	72116	North Little Rock	20,399	0.936	0.925	0.930
<b>Contiguous Sectors</b>						
138				1.103	1.384	1.123
158				0.959	1.107	0.976
159				0.968	1.013	0.979

**American National Property and Casualty Company**  
**American National General Insurance Company**  
**Auto TravelStar Coverage Factors**

Company	Description	Coverage	Current Factor	Proposed Factor	Percent Change	Premium	Premium Impact	Overall Premium	Offset
ANPAC	Travel Trailer	Comprehensive	1.425	1.353	-5.1%	29,636	(1,497)	\$1,011,940	-0.1%
ANPAC	Travel Trailer	Collision	0.450	0.427	-5.1%	23,762	(1,215)	\$2,052,906	-0.1%
ANGIC	Travel Trailer	Comprehensive	1.425	1.353	-5.1%	894	(45)	\$59,458	-0.1%
ANGIC	Travel Trailer	Collision	0.450	0.427	-5.1%	580	(30)	\$149,847	0.0%

**American National Property and Casualty Company  
American National General Insurance Company  
Proposed Percent Change and Revenue Effect  
Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
<b>Bodily Injury</b>			
Base Rate	0.7%		
Pathways Discount	-1.2%		
Subtotal	<u>-0.6%</u>	<u>(\$15,393)</u>	<u>\$2,770,332</u>
<b>Property Damage</b>			
Base Rate	10.6%		
Pathways Discount	-1.3%		
Subtotal	<u>9.1%</u>	<u>\$141,311</u>	<u>\$1,545,456</u>
<b>Medical Payments</b>			
Base Rate	1.3%		
Pathways Discount	-1.2%		
Subtotal	<u>0.1%</u>	<u>\$259</u>	<u>\$358,135</u>
<b>Uninsured Motorist - BI</b>			
Base Rate	13.4%		
Pathways Discount	-1.0%		
Subtotal	<u>12.3%</u>	<u>\$33,583</u>	<u>\$272,954</u>
<b>Underinsured Motorist - BI</b>			
Base Rate	17.2%		
Pathways Discount	-1.2%		
Subtotal	<u>15.7%</u>	<u>\$55,029</u>	<u>\$349,568</u>
<b>Uninsured Motorist - PD</b>			
Base Rate	-2.4%		
Pathways Discount	-1.1%		
Subtotal	<u>-3.5%</u>	<u>(\$5,042)</u>	<u>\$143,121</u>

**American National Property and Casualty Company  
American National General Insurance Company  
Proposed Percent Change and Revenue Effect  
Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	16.6%		
Model Year Relativity	-5.9%		
Pathways Discount	-1.1%		
Travel Trailer Rate	-0.1%		
Subtotal	<u>8.5%</u>	<u>\$90,802</u>	<u>\$1,071,398</u>
Collision			
Base Rate	13.8%		
Model Year Relativity	-11.1%		
Pathways Discount	-1.2%		
Travel Trailer Rate	0.0%		
Subtotal	<u>-0.1%</u>	<u>(\$2,851)</u>	<u>\$2,202,753</u>
Towing and Labor			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$136,418</u>
Wage Loss			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$51,572</u>
Rental Reimbursement			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$13,128</u>
Accidental Death and Dismemberment			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$38,679</u>
GAP Endorsement			
Base Rate	2.1%		
Subtotal	<u>2.1%</u>	<u>\$294</u>	<u>\$13,794</u>
Liability	<u>3.8%</u>	<u>\$209,747</u>	<u>\$5,529,817</u>
Physical Damage	<u>2.6%</u>	<u>\$88,244</u>	<u>\$3,437,491</u>
<b>Total</b>	<b>3.3%</b>	<b>\$297,992</b>	<b>\$8,967,308</b>

**American National Property And Casualty Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
<b>Bodily Injury</b>			
Base Rate	0.8%		
Pathways Discount	-1.3%		
Subtotal	<u>-0.6%</u>	<u>(\$14,386)</u>	<u>\$2,539,344</u>
<b>Property Damage</b>			
Base Rate	11.4%		
Pathways Discount	-1.4%		
Subtotal	<u>9.8%</u>	<u>\$139,026</u>	<u>\$1,416,481</u>
<b>Medical Payments</b>			
Base Rate	1.3%		
Pathways Discount	-1.3%		
Subtotal	<u>0.0%</u>	<u>\$146</u>	<u>\$337,082</u>
<b>Uninsured Motorist - BI</b>			
Base Rate	13.2%		
Pathways Discount	-1.0%		
Subtotal	<u>12.1%</u>	<u>\$30,735</u>	<u>\$254,896</u>
<b>Underinsured Motorist - BI</b>			
Base Rate	18.0%		
Pathways Discount	-1.3%		
Subtotal	<u>16.5%</u>	<u>\$54,406</u>	<u>\$329,306</u>
<b>Uninsured Motorist - PD</b>			
Base Rate	-2.3%		
Pathways Discount	-1.2%		
Subtotal	<u>-3.5%</u>	<u>(\$4,707)</u>	<u>\$134,357</u>

**American National Property And Casualty Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	16.6%		
Model Year Relativity	-5.8%		
Pathways Discount	-1.1%		
Travel Trailer Rate	-0.1%		
Subtotal	<u>8.4%</u>	<u>\$85,425</u>	<u>\$1,011,940</u>
Collision			
Base Rate	13.0%		
Model Year Relativity	-11.1%		
Pathways Discount	-1.3%		
Travel Trailer Rate	-0.1%		
Subtotal	<u>-0.9%</u>	<u>(\$18,677)</u>	<u>\$2,052,906</u>
Towing and Labor			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$128,387</u>
Wage Loss			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$48,832</u>
Rental Reimbursement			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$9,438</u>
Accidental Death and Dismemberment			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$36,739</u>
GAP Endorsement			
Base Rate	2.5%		
Subtotal	<u>2.5%</u>	<u>\$310</u>	<u>\$12,665</u>
Liability	<u>4.0%</u>	<u>\$205,221</u>	<u>\$5,097,037</u>
Physical Damage	<u>2.1%</u>	<u>\$67,059</u>	<u>\$3,215,336</u>
<b>Total</b>	<b>3.3%</b>	<b>\$272,279</b>	<b>\$8,312,373</b>

**American National General Insurance Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Bodily Injury			
Base Rate	-0.4%		
Subtotal	<u>-0.4%</u>	<u>(\$1,007)</u>	<u>\$230,988</u>
Property Damage			
Base Rate	1.8%		
Subtotal	<u>1.8%</u>	<u>\$2,285</u>	<u>\$128,975</u>
Medical Payments			
Base Rate	0.5%		
Subtotal	<u>0.5%</u>	<u>\$113</u>	<u>\$21,053</u>
Uninsured Motorist - BI			
Base Rate	15.8%		
Subtotal	<u>15.8%</u>	<u>\$2,848</u>	<u>\$18,058</u>
Underinsured Motorist - BI			
Base Rate	3.1%		
Subtotal	<u>3.1%</u>	<u>\$623</u>	<u>\$20,262</u>
Uninsured Motorist - PD			
Base Rate	-3.8%		
Subtotal	<u>-3.8%</u>	<u>(\$335)</u>	<u>\$8,764</u>



**American National General Insurance Company**  
**Proposed Percent Change and Revenue Effect**  
**Arkansas**

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	16.5%		
Model Year Relativity	-6.3%		
Travel Trailer Rate	-0.1%		
Subtotal	<u>9.0%</u>	<u>\$5,376</u>	<u>\$59,458</u>
Collision			
Base Rate	25.0%		
Model Year Relativity	-11.5%		
Travel Trailer Rate	0.0%		
Subtotal	<u>10.6%</u>	<u>\$15,826</u>	<u>\$149,847</u>
Towing and Labor			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$8,031</u>
Wage Loss			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$2,740</u>
Rental Reimbursement			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$3,690</u>
Accidental Death and Dismemberment			
Subtotal	<u>0.0%</u>	<u>\$0</u>	<u>\$1,940</u>
GAP Endorsement			
Base Rate	-1.4%		
Subtotal	<u>-1.4%</u>	<u>(\$16)</u>	<u>\$1,130</u>
Liability	<u>1.0%</u>	<u>\$4,527</u>	<u>\$432,780</u>
Physical Damage	<u>9.5%</u>	<u>\$21,186</u>	<u>\$222,156</u>
<b>Total</b>	<b>3.9%</b>	<b>\$25,712</b>	<b>\$654,936</b>



American National Corporate Centre  
1949 East Sunshine  
Springfield, MO • 65899-0001  
417-887-0220 • Fax 417-887-1801  
<http://www.anpac.com>

American National Property And Casualty Co.  
American National General Insurance Co.  
American National Lloyds Insurance Co.  
Pacific Property And Casualty Co.  
ANPAC Louisiana Insurance Co.  
American National County Mutual Insurance Co.

January 20, 2012

Alexa Grissom  
Arkansas Insurance Department  
Property & Casualty Division  
1200 W. 3rd Street  
Little Rock, AR 72201-1904

Re: American National Property And Casualty Company #408-28401  
American National General Insurance Company #408-39942  
Private Passenger Automobile Program  
Independent Filing of Rates and Rules, December 20, 2011  
Supplemental to Company Filing #03-AA-11-0293  
SERFF Tracking Number #ANPC-127866888

Dear Ms. Grissom:

American National Property And Casualty Company and American National General Insurance Company submit the following revised Manual Pages for your approval:

<u>PAGES TO BE FILED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
ANPAC AUTO-R-1.1 through AUTO-R-1.21	Auto Base Rates and Sector Relativities	12-11B
ANG AUTO-R-1.1 through AUTO-R-1.21	Auto Base Rates and Sector Relativities	12-11B
ANPAC AUTO-R-13.1 through AUTO-R-13.3	Auto TravelStar Factors	12-11B
ANG AUTO-R-13.1 through AUTO-R-13.3	Auto TravelStar Factors	12-11B
ANPAC CYCLE-R-1.1 through CYCLE-R-1.21	Motorcycle Base Rates and Sector Relativities	12-11B
ANG CYCLE-R-1.1 through CYCLE-R-1.21	Motorcycle Base Rates and Sector Relativities	12-11B

These pages replace the following pages currently under review in your department:

<u>PAGES TO BE REPLACED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
ANPAC AUTO-R-1.1 through AUTO-R-1.26	Auto Base Rates and Sector Relativities	12-11
ANG AUTO-R-1.1 through AUTO-R-1.26	Auto Base Rates and Sector Relativities	12-11

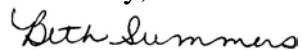


*"Members of the American National Family of Companies"*

<u>PAGES TO BE REPLACED</u>	<u>DESCRIPTION</u>	<u>EDITION</u>
ANPAC AUTO-R-13.1 through AUTO-R-13.3	Auto TravelStar Factors	3-08
ANG AUTO-R-13.1 through AUTO-R-13.3	Auto TravelStar Factors	3-08
ANPAC CYCLE-R-1.1 through CYCLE-R-1.26	Motorcycle Base Rates and Sector Relativities	12-11
ANG CYCLE-R-1.1 through CYCLE-R-1.26	Motorcycle Base Rates and Sector Relativities	12-11

These pages have been revised as per explanations provided in the Actuarial Memorandum.  
Should you have any further questions regarding this filing, please feel free to contact me.

Sincerely,



Beth Summers

Regulatory Compliance Analyst II

Phone: (417) 887-4990, ext. 2238

Fax: (417) 877-5014

E-mail: bsummers@anpac.com

Enclosures

SERFF Tracking Number: ANPC-127866888 State: Arkansas

First Filing Company: American National General Insurance Company, State Tracking Number: ...

Company Tracking Number: 03-AA-11-0293

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Automobile

Project Name/Number: AR A/A Auto RR-(PA)/426848

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/19/2011	Rate and Rule	ANPAC Auto Rate Pages	01/20/2012	AR ANPAC Auto R-Index 12-11.pdf AR ANPAC Auto R-1 12-11.pdf (Superceded) AR ANPAC Auto R-3 12-11.pdf AR ANPAC Auto R-9.9 and 9.10 12-11.pdf
12/19/2011	Rate and Rule	ANG Auto Rate Pages	01/20/2012	AR ANG Auto R-Index 12-11.pdf AR ANG Auto R-1 12-11.pdf (Superceded) AR ANG Auto R-3 12-11.pdf
12/19/2011	Rate and Rule	ANPAC Cycle Rate Pages	01/20/2012	AR ANPAC Cycle R-Index 12-11.pdf AR ANPAC Cycle R-1 12-11.pdf (Superceded) AR ANPAC Cycle R-3 12-11.pdf
12/19/2011	Rate and Rule	ANG Cycle Rate Pages	01/20/2012	AR ANG Cycle R-Index 12-11.pdf AR ANG Cycle R-1 12-11.pdf (Superceded) AR ANGIC Cycle R-3 12-11.pdf

*SERFF Tracking Number:* ANPC-127866888 *State:* Arkansas  
*First Filing Company:* American National General Insurance Company, *State Tracking Number:*  
...  
*Company Tracking Number:* 03-AA-11-0293  
*TOI:* 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Private Passenger Automobile  
*Project Name/Number:* AR A/A Auto RR-(PA)/426848

12/05/2011	Supporting NAIC loss cost data entry document01/20/2012 Document	Form RF-1 ANPAC.pdf (Superceded) Form RF-1 ANG.pdf (Superceded)
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American National Property And Casualty Company  
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
	232	155	50	79	281	19	50	8	7	9	2	3

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
71601	108	109	108	166	142	108	108	142	142	142	108	108
71602	189	108	189	166	142	189	189	142	142	142	189	189
71603	108	108	108	166	143	108	108	143	143	143	108	108
71630	192	168	192	182	176	192	192	176	176	176	192	192
71631	186	167	186	153	150	186	186	150	150	150	186	186
71635	140	187	140	180	126	140	140	126	126	126	140	140
71638	192	168	192	182	176	192	192	176	176	176	192	192
71639	148	168	148	182	176	148	148	176	176	176	148	148
71640	192	187	192	182	150	192	192	150	150	150	192	192
71642	141	187	141	182	150	141	141	150	150	150	141	141
71643	148	168	148	153	176	148	148	176	176	176	148	148
71644	148	168	148	153	176	148	148	176	176	176	148	148
71646	140	187	140	182	126	140	140	126	126	126	140	140
71647	150	167	150	153	150	150	150	150	150	150	150	150
71651	186	167	186	153	150	186	186	150	150	150	186	186
71652	150	167	150	153	168	150	150	168	168	168	150	150
71653	192	187	192	182	150	192	192	150	150	150	192	192
71654	192	168	192	182	176	192	192	176	176	176	192	192
71655	141	145	141	179	150	141	141	150	150	150	141	141
71656	141	145	141	179	150	141	141	150	150	150	141	141
71658	192	187	192	182	150	192	192	150	150	150	192	192
71659	108	109	108	166	142	108	108	142	142	142	108	108
71660	186	167	186	153	168	186	186	168	168	168	186	186
71661	192	187	192	182	150	192	192	150	150	150	192	192
71662	192	168	192	182	176	192	192	176	176	176	192	192
71663	192	187	192	182	150	192	192	150	150	150	192	192
71665	150	167	150	153	167	150	150	167	167	167	150	150
71666	192	168	192	182	176	192	192	176	176	176	192	192
71667	148	168	148	153	143	148	148	143	143	143	148	148
71670	148	168	148	182	176	148	148	176	176	176	148	148
71671	150	167	150	153	150	150	150	150	150	150	150	150

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
71674	148	168	148	182	176	148	148	176	176	176	148	148
71675	141	167	141	153	150	141	141	150	150	150	141	141
71676	192	187	192	182	150	192	192	150	150	150	192	192
71677	148	168	148	182	176	148	148	176	176	176	148	148
71678	148	168	148	153	176	148	148	176	176	176	148	148
71701	143	134	143	175	168	143	143	168	168	168	143	143
71720	186	134	186	181	168	186	186	168	168	168	186	186
71721	149	163	149	176	128	149	149	128	128	128	149	149
71722	149	163	149	151	128	149	149	128	128	128	149	149
71724	139	110	139	173	153	139	139	153	153	153	139	139
71725	150	167	150	153	167	150	150	167	167	167	150	150
71726	149	134	149	151	168	149	149	168	168	168	149	149
71728	149	163	149	176	128	149	149	128	128	128	149	149
71730	139	110	139	173	153	139	139	153	153	153	139	139
71740	134	162	134	174	146	134	134	146	146	146	134	134
71742	186	167	186	181	168	186	186	168	168	168	186	186
71743	149	163	149	176	128	149	149	128	128	128	149	149
71744	186	134	186	181	168	186	186	168	168	168	186	186
71745	186	167	186	181	150	186	186	150	150	150	186	186
71747	186	167	186	180	153	186	186	153	153	153	186	186
71748	150	167	150	181	168	150	150	168	168	168	150	150
71749	139	110	139	174	153	139	139	153	153	153	139	139
71750	139	110	139	173	153	139	139	153	153	153	139	139
71751	186	110	186	181	168	186	186	168	168	168	186	186
71752	193	162	193	151	146	193	193	146	146	146	193	193
71753	134	140	134	174	146	134	134	146	146	146	134	134
71758	139	110	139	181	168	139	139	168	168	168	139	139
71759	139	110	139	173	153	139	139	153	153	153	139	139
71762	139	110	139	181	168	139	139	168	168	168	139	139
71763	150	167	150	153	168	150	150	168	168	168	150	150
71764	193	162	193	151	168	193	193	168	168	168	193	193



American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
71765	186	167	186	180	153	186	186	153	153	153	186	186
71766	186	167	186	181	168	186	186	168	168	168	186	186
71770	193	162	193	151	146	193	193	146	146	146	193	193
71772	149	163	149	176	128	149	149	128	128	128	149	149
71801	138	138	138	172	129	138	138	129	129	129	138	138
71820	136	161	136	159	144	136	136	144	144	144	136	136
71822	136	161	136	159	144	136	136	144	144	144	136	136
71823	136	161	136	152	144	136	136	144	144	144	136	136
71825	149	188	149	152	128	149	149	128	128	128	149	149
71826	193	162	193	151	146	193	193	146	146	146	193	193
71827	193	162	193	151	146	193	193	146	146	146	193	193
71828	149	163	149	151	128	149	149	128	128	128	149	149
71831	136	188	136	152	128	136	136	128	128	128	136	136
71832	135	161	135	159	130	135	135	130	130	130	135	135
71833	126	188	126	152	130	126	126	130	130	130	126	126
71834	149	162	149	151	146	149	149	146	146	146	149	149
71835	149	163	149	151	128	149	149	128	128	128	149	149
71836	135	161	135	159	144	135	135	144	144	144	135	135
71837	116	111	116	151	146	116	116	146	146	146	116	116
71838	136	188	136	152	128	136	136	128	128	128	136	136
71839	116	162	116	151	146	116	116	146	146	146	116	116
71840	116	111	116	151	146	116	116	146	146	146	116	116
71841	137	161	137	159	130	137	137	130	130	130	137	137
71842	135	161	135	159	144	135	135	144	144	144	135	135
71845	193	162	193	151	146	193	193	146	146	146	193	193
71846	136	161	136	152	144	136	136	144	144	144	136	136
71847	149	188	149	152	128	149	149	128	128	128	149	149
71851	136	188	136	152	144	136	136	144	144	144	136	136
71852	126	188	126	152	144	126	126	144	144	144	126	126
71853	136	188	136	152	144	136	136	144	144	144	136	136
71854	116	111	116	170	133	116	116	133	133	133	116	116

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
71855	126	188	126	152	128	126	126	128	128	128	126	126
71857	149	163	149	176	128	149	149	128	128	128	149	149
71858	193	163	193	151	128	193	193	128	128	128	193	193
71859	136	188	136	159	144	136	136	144	144	144	136	136
71860	193	162	193	151	146	193	193	146	146	146	193	193
71861	193	162	193	174	146	193	193	146	146	146	193	193
71862	136	188	136	152	128	136	136	128	128	128	136	136
71864	193	163	193	151	128	193	193	128	128	128	193	193
71865	136	161	136	159	144	136	136	144	144	144	136	136
71866	135	161	135	159	144	135	135	144	144	144	135	135
71901	165	105	165	131	136	165	165	136	136	136	165	165
71909	114	150	114	130	132	114	114	132	132	132	114	114
71913	166	104	166	132	136	166	166	136	136	136	166	166
71920	151	164	151	152	131	151	151	131	131	131	151	151
71921	151	164	151	152	131	151	151	131	131	131	151	151
71922	149	163	149	152	131	149	149	131	131	131	149	149
71923	184	139	184	176	134	184	184	134	134	134	184	184
71929	113	164	113	143	131	113	113	131	131	131	113	113
71932	137	161	137	169	145	137	137	145	145	145	137	137
71933	151	164	151	152	132	151	151	132	132	132	151	151
71935	151	164	151	152	132	151	151	132	132	132	151	151
71937	137	161	137	159	145	137	137	145	145	145	137	137
71940	149	163	149	152	131	149	149	131	131	131	149	149
71941	142	164	142	177	127	142	142	127	127	127	142	142
71942	142	164	142	177	127	142	142	127	127	127	142	142
71943	151	164	151	152	131	151	151	131	131	131	151	151
71944	137	161	137	159	130	137	137	130	130	130	137	137
71945	137	161	137	159	145	137	137	145	145	145	137	137
71949	114	152	114	130	132	114	114	132	132	132	114	114
71950	151	164	151	152	131	151	151	131	131	131	151	151
71952	151	188	151	152	131	151	151	131	131	131	151	151

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71953	137	161	137	169	145	137	137	145	145	145	137	137
71956	113	152	113	130	132	113	113	132	132	132	113	113
71957	151	189	151	152	132	151	151	132	132	132	151	151
71958	149	188	149	152	131	149	149	131	131	131	149	149
71959	149	188	149	152	131	149	149	131	131	131	149	149
71960	151	189	151	152	132	151	151	132	132	132	151	151
71961	151	189	151	152	132	151	151	132	132	132	151	151
71962	149	163	149	152	131	149	149	131	131	131	149	149
71964	113	164	113	143	132	113	113	132	132	132	113	113
71965	151	189	151	152	132	151	151	132	132	132	151	151
71966	151	189	151	152	132	151	151	132	132	132	151	151
71968	113	152	113	143	132	113	113	132	132	132	113	113
71969	151	189	151	152	132	151	151	132	132	132	151	151
71970	151	189	151	152	132	151	151	132	132	132	151	151
71971	137	161	137	152	130	137	137	130	130	130	137	137
71972	137	161	137	159	145	137	137	145	145	145	137	137
71973	137	161	137	159	130	137	137	130	130	130	137	137
71998	184	139	184	176	134	184	184	134	134	134	184	184
71999	184	139	184	176	134	184	184	134	134	134	184	184
72001	123	152	123	184	169	123	123	169	169	169	123	123
72002	112	149	112	119	135	112	112	135	135	135	112	112
72003	155	176	155	146	149	155	155	149	149	149	155	155
72004	188	147	188	167	149	188	188	149	149	149	188	188
72005	152	183	152	194	181	152	152	181	181	181	152	152
72006	161	183	161	191	181	161	161	181	181	181	161	161
72007	110	128	110	147	184	110	110	184	184	184	110	110
72010	145	182	145	190	155	145	145	155	155	155	145	145
72011	183	149	183	142	167	183	183	167	167	167	183	183
72012	110	175	110	147	177	110	110	177	177	177	110	110
72013	158	179	158	188	151	158	158	151	151	151	158	158
72014	161	183	161	191	183	161	161	183	183	183	161	161

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
72015	183	102	183	116	162	183	183	162	162	162	183	183
72016	123	152	123	184	164	123	123	164	164	164	123	123
72017	153	177	153	162	183	153	153	183	183	183	153	153
72019	183	102	183	116	172	183	183	172	172	172	183	183
72020	161	182	161	190	181	161	161	181	181	181	161	161
72021	153	177	153	162	183	153	153	183	183	183	153	153
72022	112	102	112	119	135	112	112	135	135	135	112	112
72023	110	128	110	133	156	110	110	156	156	156	110	110
72024	153	177	153	139	184	153	153	184	184	184	153	153
72025	125	165	125	184	169	125	125	169	169	169	125	125
72026	155	176	155	162	149	155	155	149	149	149	155	155
72027	158	179	158	188	173	158	158	173	173	173	158	158
72028	158	179	158	188	173	158	158	173	173	173	158	158
72029	155	176	155	162	182	155	155	182	182	182	155	155
72030	158	179	158	188	173	158	158	173	173	173	158	158
72031	158	179	158	188	173	158	158	173	173	173	158	158
72032	121	100	121	120	164	121	121	164	164	164	121	121
72034	121	100	121	120	164	121	121	164	164	164	121	121
72035	121	100	121	120	164	121	121	164	164	164	121	121
72036	153	177	153	191	183	153	153	183	183	183	153	153
72037	109	147	109	167	149	109	109	149	149	149	109	109
72038	155	176	155	162	149	155	155	149	149	149	155	155
72039	154	179	154	148	173	154	154	173	173	173	154	154
72040	153	177	153	191	183	153	153	183	183	183	153	153
72041	153	177	153	162	183	153	153	183	183	183	153	153
72042	155	176	155	146	149	155	155	149	149	149	155	155
72043	161	183	161	194	181	161	161	181	181	181	161	161
72044	158	174	158	189	151	158	158	151	151	151	158	158
72045	154	175	154	189	177	154	154	177	177	177	154	154
72046	109	147	109	167	149	109	109	149	149	149	109	109
72047	154	175	154	148	175	154	154	175	175	175	154	154

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72048	155	176	155	162	182	155	155	182	182	182	155	155
72051	157	185	157	154	125	157	157	125	125	125	157	157
72052	145	175	145	147	155	145	145	155	155	155	145	145
72053	163	115	163	134	140	163	163	140	140	140	163	163
72055	155	176	155	162	149	155	155	149	149	149	155	155
72057	111	151	111	166	167	111	111	167	167	167	111	111
72058	154	173	154	148	175	154	154	175	175	175	154	154
72059	161	183	161	191	181	161	161	181	181	181	161	161
72060	153	177	153	191	183	153	153	183	183	183	153	153
72061	154	173	154	148	175	154	154	175	175	175	154	154
72063	158	179	158	188	173	158	158	173	173	173	158	158
72064	153	177	153	162	183	153	153	183	183	183	153	153
72065	163	149	163	142	167	163	163	167	167	167	163	163
72066	110	177	110	191	184	110	110	184	184	184	110	110
72067	158	174	158	189	151	158	158	151	151	151	158	158
72068	153	118	153	147	155	153	153	155	155	155	153	153
72069	155	176	155	161	182	155	155	182	182	182	155	155
72070	123	152	123	184	169	123	123	169	169	169	123	123
72072	109	147	109	146	149	109	109	149	149	149	109	109
72073	188	147	188	146	149	188	188	149	149	149	188	188
72074	153	177	153	191	183	153	153	183	183	183	153	153
72075	161	183	161	194	181	161	161	181	181	181	161	161
72076	100	103	100	111	157	100	100	157	157	157	100	100
72079	111	190	111	167	167	111	111	167	167	167	111	111
72080	158	179	158	188	173	158	158	173	173	173	158	158
72081	145	182	145	190	155	145	145	155	155	155	145	145
72082	145	118	145	190	155	145	145	155	155	155	145	145
72083	109	147	109	139	149	109	109	149	149	149	109	109
72084	150	151	150	142	167	150	150	167	167	167	150	150
72085	145	118	145	147	155	145	145	155	155	155	145	145
72086	110	171	110	139	184	110	110	184	184	184	110	110

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72087	114	150	114	184	172	114	114	172	172	172	114	114
72088	158	174	158	188	151	158	158	151	151	151	158	158
72099	100	103	100	111	157	100	100	157	157	157	100	100
72101	161	183	161	191	183	161	161	183	183	183	161	161
72102	145	175	145	147	177	145	145	177	177	177	145	145
72103	112	149	112	119	135	112	112	135	135	135	112	112
72104	142	135	142	177	127	142	142	127	127	127	142	142
72105	142	135	142	177	127	142	142	127	127	127	142	142
72106	121	146	121	120	164	121	121	164	164	164	121	121
72107	121	173	121	184	175	121	121	175	175	175	121	121
72108	153	177	153	162	183	153	153	183	183	183	153	153
72110	123	172	123	145	175	123	123	175	175	175	123	123
72111	154	175	154	189	177	154	154	177	177	177	154	154
72112	161	183	161	194	181	161	161	181	181	181	161	161
72113	187	146	187	115	158	187	187	158	158	158	187	187
72114	104	122	104	139	138	104	104	138	138	138	104	104
72116	162	121	162	115	161	162	162	161	161	161	162	162
72117	100	121	100	139	159	100	100	159	159	159	100	100
72118	106	124	106	115	158	106	106	158	158	158	106	106
72120	194	123	194	110	159	194	194	159	159	159	194	194
72121	158	182	158	190	155	158	158	155	155	155	158	158
72122	151	152	151	184	172	151	151	172	172	172	151	151
72123	161	183	161	191	183	161	161	183	183	183	161	161
72125	123	152	123	184	169	123	123	169	169	169	123	123
72126	151	152	151	183	169	151	151	169	169	169	151	151
72127	121	173	121	184	175	121	121	175	175	175	121	121
72128	111	151	111	142	167	111	111	167	167	167	111	111
72129	111	151	111	142	167	111	111	167	167	167	111	111
72130	158	174	158	189	125	158	158	125	125	125	158	158
72131	154	174	154	189	151	154	154	151	151	151	154	154
72132	111	190	111	167	167	111	111	167	167	167	111	111

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72133	188	147	188	162	149	188	188	149	149	149	188	188
72134	155	176	155	162	149	155	155	149	149	149	155	155
72135	107	141	107	184	147	107	107	147	147	147	107	107
72136	154	175	154	189	151	154	154	151	151	151	154	154
72137	154	175	154	189	151	154	154	151	151	151	154	154
72139	145	182	145	190	155	145	145	155	155	155	145	145
72140	155	176	155	162	182	155	155	182	182	182	155	155
72141	158	179	158	188	173	158	158	173	173	173	158	158
72142	109	147	109	139	184	109	109	184	184	184	109	109
72143	145	118	145	147	155	145	145	155	155	155	145	145
72149	145	118	145	147	155	145	145	155	155	155	145	145
72150	111	151	111	142	167	111	111	167	167	167	111	111
72152	188	147	188	167	149	188	188	149	149	149	188	188
72153	158	174	158	188	151	158	158	151	151	151	158	158
72156	158	179	158	145	173	158	158	173	173	173	158	158
72157	158	179	158	188	173	158	158	173	173	173	158	158
72158	183	102	183	116	162	183	183	162	162	162	183	183
72160	188	147	188	146	149	188	188	149	149	149	188	188
72164	163	115	163	134	140	163	163	140	140	140	163	163
72165	161	182	161	190	152	161	161	152	152	152	161	161
72166	155	176	155	162	182	155	155	182	182	182	155	155
72167	183	102	183	142	167	183	183	167	167	167	183	183
72168	188	147	188	167	149	188	188	149	149	149	188	188
72169	161	183	161	194	181	161	161	181	181	181	161	161
72170	188	177	188	162	149	188	188	149	149	149	188	188
72173	154	175	154	133	177	154	154	177	177	177	154	154
72175	188	147	188	167	149	188	188	149	149	149	188	188
72176	110	128	110	139	184	110	110	184	184	184	110	110
72178	145	118	145	147	155	145	145	155	155	155	145	145
72179	158	182	158	190	151	158	158	151	151	151	158	158
72180	163	149	163	142	167	163	163	167	167	167	163	163

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
72181	154	173	154	148	175	154	154	175	175	175	154	154
72182	188	147	188	167	149	188	188	149	149	149	188	188
72183	163	115	163	134	140	163	163	140	140	140	163	163
72199	106	124	106	115	159	106	106	159	159	159	106	106
72201	104	115	104	134	138	104	104	138	138	138	104	104
72202	104	115	104	134	138	104	104	138	138	138	104	104
72204	164	114	164	123	139	164	164	139	139	139	164	164
72205	102	116	102	117	160	102	102	160	160	160	102	102
72206	163	115	163	134	140	163	163	140	140	140	163	163
72207	102	116	102	117	148	102	102	148	148	148	102	102
72209	101	106	101	124	141	101	101	141	141	141	101	101
72210	107	141	107	100	147	107	107	147	147	147	107	107
72211	103	142	103	109	148	103	103	148	148	148	103	103
72212	103	142	103	109	148	103	103	148	148	148	103	103
72223	107	141	107	109	147	107	107	147	147	147	107	107
72227	103	116	103	122	148	103	103	148	148	148	103	103
72301	119	126	119	125	108	119	119	108	108	108	119	119
72310	117	125	117	144	154	117	117	154	154	154	117	117
72311	105	177	105	161	183	105	105	183	183	183	105	105
72312	105	170	105	149	182	105	105	182	182	182	105	105
72313	147	178	147	144	178	147	147	178	178	178	147	147
72315	117	125	117	160	154	117	117	154	154	154	117	117
72320	120	178	120	192	178	120	120	178	178	178	120	120
72321	147	125	147	144	154	147	147	154	154	154	147	147
72322	120	136	120	191	107	120	120	107	107	107	120	120
72324	152	181	152	193	183	152	152	183	183	183	152	152
72325	147	178	147	144	108	147	147	108	108	108	147	147
72326	120	136	120	191	107	120	120	107	107	107	120	120
72327	119	178	119	192	108	119	119	108	108	108	119	119
72328	155	176	155	161	182	155	155	182	182	182	155	155
72329	147	178	147	144	109	147	147	109	109	109	147	147



American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72330	147	178	147	144	109	147	147	109	109	109	147	147
72331	191	178	191	192	178	191	191	178	178	178	191	191
72332	119	178	119	192	178	119	119	178	178	178	119	119
72333	155	176	155	161	182	155	155	182	182	182	155	155
72335	115	136	115	165	107	115	115	107	107	107	115	115
72338	147	178	147	144	178	147	147	178	178	178	147	147
72339	147	178	147	144	108	147	147	108	108	108	147	147
72340	120	177	120	191	183	120	120	183	183	183	120	120
72341	115	177	115	149	178	115	115	178	178	178	115	115
72342	105	170	105	161	182	105	105	182	182	182	105	105
72346	120	178	120	192	178	120	120	178	178	178	120	120
72347	152	183	152	193	183	152	152	183	183	183	152	152
72348	120	178	120	192	178	120	120	178	178	178	120	120
72350	147	178	147	144	178	147	147	178	178	178	147	147
72351	147	125	147	144	109	147	147	109	109	109	147	147
72352	105	170	105	149	182	105	105	182	182	182	105	105
72353	155	176	155	161	182	155	155	182	182	182	155	155
72354	147	181	147	144	109	147	147	109	109	109	147	147
72355	105	170	105	149	182	105	105	182	182	182	105	105
72358	147	125	147	144	154	147	147	154	154	154	147	147
72359	115	136	115	165	107	115	115	107	107	107	115	115
72360	120	177	120	149	183	120	120	183	183	183	120	120
72364	119	126	119	125	108	119	119	108	108	108	119	119
72365	152	181	152	193	109	152	152	109	109	109	152	152
72366	105	176	105	161	182	105	105	182	182	182	105	105
72367	155	176	155	161	182	155	155	182	182	182	155	155
72368	105	177	105	161	183	105	105	183	183	183	105	105
72369	105	176	105	161	182	105	105	182	182	182	105	105
72370	147	125	147	144	109	147	147	109	109	109	147	147
72372	120	177	120	191	107	120	120	107	107	107	120	120
72373	191	178	191	192	178	191	191	178	178	178	191	191

American National Property And Casualty Company  
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Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
72374	105	176	105	161	182	105	105	182	182	182	105	105
72376	119	178	119	192	178	119	119	178	178	178	119	119
72377	152	181	152	193	109	152	152	109	109	109	152	152
72379	155	176	155	161	182	155	155	182	182	182	155	155
72383	105	176	105	161	182	105	105	182	182	182	105	105
72384	147	178	147	144	108	147	147	108	108	108	147	147
72386	152	178	152	144	178	152	152	178	178	178	152	152
72387	191	136	191	165	183	191	191	183	183	183	191	191
72389	105	176	105	161	182	105	105	182	182	182	105	105
72390	105	170	105	161	182	105	105	182	182	182	105	105
72391	147	125	147	144	109	147	147	109	109	109	147	147
72392	120	177	120	191	183	120	120	183	183	183	120	120
72394	120	178	120	192	178	120	120	178	178	178	120	120
72395	147	178	147	144	109	147	147	109	109	109	147	147
72396	191	136	191	165	183	191	191	183	183	183	191	191
72401	144	101	144	140	111	144	144	111	111	111	144	144
72404	190	101	190	126	112	190	190	112	112	112	190	190
72410	156	148	156	156	180	156	156	180	180	180	156	156
72411	118	181	118	141	112	118	118	112	112	112	118	118
72412	159	148	159	141	180	159	159	180	180	180	159	159
72413	156	180	156	157	179	156	156	179	179	179	156	156
72414	118	181	118	141	109	118	118	109	109	109	118	118
72415	156	184	156	150	180	156	156	180	180	180	156	156
72416	156	148	156	187	180	156	156	180	180	180	156	156
72417	144	181	144	141	112	144	144	112	112	112	144	144
72419	118	181	118	141	109	118	118	109	109	109	118	118
72421	152	148	152	194	181	152	152	181	181	181	152	152
72422	159	180	159	157	179	159	159	179	179	179	159	159
72424	159	180	159	157	179	159	159	179	179	179	159	159
72425	159	180	159	187	179	159	159	179	179	179	159	159
72426	118	181	118	144	109	118	118	109	109	109	118	118

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72427	152	148	152	194	181	152	152	181	181	181	152	152
72428	118	181	118	144	109	118	118	109	109	109	118	118
72429	152	183	152	194	183	152	152	183	183	183	152	152
72430	159	180	159	158	179	159	159	179	179	179	159	159
72431	161	183	161	194	181	161	161	181	181	181	161	161
72432	152	181	152	193	181	152	152	181	181	181	152	152
72433	156	148	156	187	180	156	156	180	180	180	156	156
72434	156	184	156	150	180	156	156	180	180	180	156	156
72435	159	180	159	157	179	159	159	179	179	179	159	159
72436	159	180	159	141	179	159	159	179	179	179	159	159
72437	118	181	118	141	112	118	118	112	112	112	118	118
72438	117	181	117	144	109	117	117	109	109	109	117	117
72439	159	148	159	141	180	159	159	180	180	180	159	159
72440	160	184	160	156	180	160	160	180	180	180	160	160
72441	159	180	159	157	179	159	159	179	179	179	159	159
72442	118	181	118	144	109	118	118	109	109	109	118	118
72443	159	180	159	158	179	159	159	179	179	179	159	159
72444	156	180	156	157	179	156	156	179	179	179	156	156
72445	156	148	156	187	180	156	156	180	180	180	156	156
72447	118	181	118	141	109	118	118	109	109	109	118	118
72449	159	148	159	187	180	159	159	180	180	180	159	159
72450	185	117	185	141	110	185	185	110	110	110	185	185
72453	159	180	159	157	179	159	159	179	179	179	159	159
72454	159	180	159	158	179	159	159	179	179	179	159	159
72455	156	169	156	163	180	156	156	180	180	180	156	156
72456	159	180	159	157	179	159	159	179	179	179	159	159
72457	156	148	156	156	180	156	156	180	180	180	156	156
72458	156	184	156	156	180	156	156	180	180	180	156	156
72459	160	184	160	150	180	160	160	180	180	180	160	160
72460	156	184	156	150	180	156	156	180	180	180	156	156
72461	159	180	159	158	179	159	159	179	179	179	159	159

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Sector Definitions by ZIP Code

Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
72462	156	180	156	157	179	156	156	179	179	179	156	156
72464	159	180	159	158	179	159	159	179	179	179	159	159
72465	161	148	161	187	180	161	161	180	180	180	161	161
72466	160	184	160	150	180	160	160	180	180	180	160	160
72467	118	181	118	141	112	118	118	112	112	112	118	118
72469	160	184	160	156	180	160	160	180	180	180	160	160
72470	159	180	159	157	179	159	159	179	179	179	159	159
72471	160	148	160	194	181	160	160	181	181	181	160	160
72472	152	181	152	193	181	152	152	181	181	181	152	152
72473	160	148	160	194	181	160	160	181	181	181	160	160
72474	185	117	185	141	110	185	185	110	110	110	185	185
72475	152	183	152	194	183	152	152	183	183	183	152	152
72476	156	148	156	187	180	156	156	180	180	180	156	156
72478	156	180	156	157	179	156	156	179	179	179	156	156
72479	152	183	152	194	181	152	152	181	181	181	152	152
72482	160	184	160	150	185	160	160	185	185	185	160	160
72501	146	130	146	164	137	146	146	137	137	137	146	146
72512	157	186	157	156	152	157	157	152	152	152	157	157
72513	160	186	160	156	152	160	160	152	152	152	160	160
72515	157	186	157	150	185	157	157	185	185	185	157	157
72517	157	185	157	154	125	157	157	125	125	125	157	157
72519	124	185	124	154	125	124	124	125	125	125	124	124
72520	157	186	157	150	185	157	157	185	185	185	157	157
72521	160	184	160	156	152	160	160	152	152	152	160	160
72522	160	183	160	156	152	160	160	152	152	152	160	160
72523	158	182	158	190	152	158	158	152	152	152	158	158
72524	160	148	160	156	152	160	160	152	152	152	160	160
72526	146	130	146	164	137	146	146	137	137	137	146	146
72527	146	130	146	164	137	146	146	137	137	137	146	146
72528	157	185	157	154	125	157	157	125	125	125	157	157
72529	160	186	160	150	185	160	160	185	185	185	160	160

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72530	158	174	158	189	152	158	158	152	152	152	158	158
72531	157	186	157	150	185	157	157	185	185	185	157	157
72532	160	184	160	156	152	160	160	152	152	152	160	160
72533	157	185	157	154	125	157	157	125	125	125	157	157
72534	158	182	158	190	152	158	158	152	152	152	158	158
72536	157	186	157	154	152	157	157	152	152	152	157	157
72537	172	127	172	168	114	172	172	114	114	114	172	172
72538	157	186	157	150	185	157	157	185	185	185	157	157
72539	157	186	157	150	185	157	157	185	185	185	157	157
72540	157	185	157	154	152	157	157	152	152	152	157	157
72542	160	184	160	150	185	160	160	185	185	185	160	160
72543	145	174	145	189	151	145	145	151	151	151	145	145
72544	172	127	172	168	185	172	172	185	185	185	172	172
72545	145	174	145	189	151	145	145	151	151	151	145	145
72546	158	174	158	189	151	158	158	151	151	151	158	158
72550	158	182	158	154	152	158	158	152	152	152	158	158
72553	160	182	160	156	152	160	160	152	152	152	160	160
72554	160	186	160	150	185	160	160	185	185	185	160	160
72555	157	185	157	154	152	157	157	152	152	152	157	157
72556	157	185	157	154	152	157	157	152	152	152	157	157
72560	157	185	157	154	125	157	157	125	125	125	157	157
72561	157	185	157	154	152	157	157	152	152	152	157	157
72562	160	183	160	156	152	160	160	152	152	152	160	160
72564	161	182	161	156	152	161	161	152	152	152	161	161
72565	157	185	157	154	125	157	157	125	125	125	157	157
72566	157	185	157	154	125	157	157	125	125	125	157	157
72567	157	185	157	154	152	157	157	152	152	152	157	157
72568	161	182	161	190	152	161	161	152	152	152	161	161
72569	160	184	160	150	152	160	160	152	152	152	160	160
72571	161	182	161	190	152	161	161	152	152	152	161	161
72572	160	184	160	156	180	160	160	180	180	180	160	160

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72573	157	185	157	154	152	157	157	152	152	152	157	157
72575	146	130	146	164	137	146	146	137	137	137	146	146
72576	157	186	157	150	185	157	157	185	185	185	157	157
72577	157	184	157	156	152	157	157	152	152	152	157	157
72578	157	186	157	150	185	157	157	185	185	185	157	157
72579	160	183	160	156	152	160	160	152	152	152	160	160
72581	158	174	158	189	151	158	158	151	151	151	158	158
72583	157	186	157	150	185	157	157	185	185	185	157	157
72584	157	186	157	154	152	157	157	152	152	152	157	157
72585	157	185	157	154	125	157	157	125	125	125	157	157
72587	157	186	157	154	125	157	157	125	125	125	157	157
72601	171	120	171	137	165	171	171	165	165	165	171	171
72611	124	158	124	186	171	124	124	171	171	171	124	124
72613	122	158	122	136	171	122	122	171	171	171	122	122
72615	171	120	171	137	165	171	171	165	165	165	171	171
72616	122	158	122	136	171	122	122	171	171	171	122	122
72617	124	185	124	154	173	124	124	173	173	173	124	124
72619	124	153	124	186	114	124	124	114	114	114	124	124
72623	172	127	172	168	114	172	172	114	114	114	172	172
72624	124	159	124	155	170	124	124	170	170	170	124	124
72626	124	153	124	168	114	124	124	114	114	114	124	124
72628	168	159	168	155	170	168	168	170	170	170	168	168
72629	158	179	158	155	173	158	158	173	173	173	158	158
72631	122	158	122	136	118	122	122	118	118	118	122	122
72632	122	158	122	136	171	122	122	171	171	171	122	122
72633	124	159	124	186	170	124	124	170	170	170	124	124
72634	124	153	124	186	114	124	124	114	114	114	124	124
72635	124	153	124	168	114	124	124	114	114	114	124	124
72636	168	159	168	155	170	168	168	170	170	170	168	168
72638	124	158	124	136	171	124	124	171	171	171	124	124
72639	124	179	124	155	173	124	124	173	173	173	124	124

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72640	168	159	168	155	170	168	168	170	170	170	168	168
72641	168	159	168	155	170	168	168	170	170	170	168	168
72642	124	127	124	168	114	124	124	114	114	114	124	124
72644	124	158	124	186	170	124	124	170	170	170	124	124
72645	168	179	168	155	173	168	168	173	173	173	168	168
72648	168	159	168	155	170	168	168	170	170	170	168	168
72650	168	179	168	155	173	168	168	173	173	173	168	168
72651	124	127	124	168	114	124	124	114	114	114	124	124
72653	172	127	172	168	114	172	172	114	114	114	172	172
72655	168	159	168	155	170	168	168	170	170	170	168	168
72657	157	185	157	154	125	157	157	125	125	125	157	157
72658	124	127	124	154	114	124	124	114	114	114	124	124
72659	124	127	124	154	114	124	124	114	114	114	124	124
72660	122	158	122	136	171	122	122	171	171	171	122	122
72661	172	127	172	168	114	172	172	114	114	114	172	172
72662	124	158	124	186	170	124	124	170	170	170	124	124
72663	157	185	157	154	125	157	157	125	125	125	157	157
72666	168	159	168	155	170	168	168	170	170	170	168	168
72668	124	153	124	186	170	124	124	170	170	170	124	124
72669	168	159	168	186	170	168	168	170	170	170	168	168
72670	124	159	124	155	170	124	124	170	170	170	124	124
72672	124	153	124	186	170	124	124	170	170	170	124	124
72675	168	159	168	155	170	168	168	170	170	170	168	168
72677	124	153	124	186	170	124	124	170	170	170	124	124
72679	167	160	167	155	173	167	167	173	173	173	167	167
72680	157	185	157	154	125	157	157	125	125	125	157	157
72682	124	153	124	186	170	124	124	170	170	170	124	124
72683	168	159	168	155	170	168	168	170	170	170	168	168
72685	168	159	168	186	170	168	168	170	170	170	168	168
72686	168	159	168	155	170	168	168	170	170	170	168	168
72687	124	153	124	186	170	124	124	170	170	170	124	124

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72701	173	112	173	108	121	173	173	121	121	121	173	173
72703	178	112	178	113	120	178	178	120	120	120	178	178
72704	179	113	179	107	102	179	179	102	102	102	179	179
72711	174	107	174	103	105	174	174	105	105	105	174	174
72712	176	129	176	101	104	176	176	104	104	104	176	176
72714	175	144	175	106	103	175	175	103	103	103	175	175
72715	175	144	175	106	103	175	175	103	103	103	175	175
72716	176	129	176	101	104	176	176	104	104	104	176	176
72717	129	156	129	118	122	129	129	122	122	122	129	129
72718	127	107	127	101	106	127	127	106	106	106	127	127
72719	176	129	176	114	124	176	176	124	124	124	176	176
72721	122	159	122	136	171	122	122	171	171	171	122	122
72722	128	144	128	114	124	128	128	124	124	124	128	128
72727	122	159	122	113	171	122	122	171	171	171	122	122
72728	180	113	180	107	102	180	180	102	102	102	180	180
72729	129	156	129	118	122	129	129	122	122	122	129	129
72730	129	156	129	118	102	129	129	102	102	102	129	129
72732	122	158	122	135	118	122	122	118	118	118	122	122
72733	122	158	122	135	118	122	122	118	118	118	122	122
72734	128	144	128	114	124	128	128	124	124	124	128	128
72735	178	112	178	113	120	178	178	120	120	120	178	178
72736	128	144	128	114	124	128	128	124	124	124	128	128
72737	173	112	173	108	121	173	173	121	121	121	173	173
72738	122	158	122	136	171	122	122	171	171	171	122	122
72739	175	144	175	106	103	175	175	103	103	103	175	175
72740	122	158	122	136	171	122	122	171	171	171	122	122
72742	122	159	122	136	170	122	122	170	170	170	122	122
72744	129	156	129	118	122	129	129	122	122	122	129	129
72745	127	107	127	102	106	127	127	106	106	106	127	127
72747	128	144	128	114	124	128	128	124	124	124	128	128
72749	129	156	129	118	122	129	129	122	122	122	129	129



American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72751	175	144	175	135	118	175	175	118	118	118	175	175
72752	122	159	122	136	170	122	122	170	170	170	122	122
72753	129	156	129	118	122	129	129	122	122	122	129	129
72756	174	107	174	103	105	174	174	105	105	105	174	174
72758	127	107	127	104	106	127	127	106	106	106	127	127
72760	122	159	122	136	171	122	122	171	171	171	122	122
72761	128	143	128	171	123	128	128	123	123	123	128	128
72762	180	113	180	107	102	180	180	102	102	102	180	180
72764	177	113	177	100	119	177	177	119	119	119	177	177
72768	128	144	128	106	103	128	128	103	103	103	128	128
72769	128	156	128	171	122	128	128	122	122	122	128	128
72770	180	113	180	107	102	180	180	102	102	102	180	180
72773	122	159	122	136	171	122	122	171	171	171	122	122
72774	129	156	129	118	122	129	129	122	122	122	129	129
72776	122	159	122	136	170	122	122	170	170	170	122	122
72801	169	137	169	138	113	169	169	113	113	113	169	169
72802	170	137	170	138	113	170	170	113	113	113	170	170
72820	167	160	167	185	174	167	167	174	174	174	167	167
72821	167	160	167	185	174	167	167	174	174	174	167	167
72823	123	172	123	188	175	123	123	175	175	175	123	123
72824	125	165	125	145	163	125	125	163	163	163	125	125
72826	125	166	125	185	169	125	125	169	169	169	125	125
72827	125	165	125	183	163	125	125	163	163	163	125	125
72828	125	165	125	183	163	125	125	163	163	163	125	125
72829	125	165	125	145	169	125	125	169	169	169	125	125
72830	167	160	167	178	174	167	167	174	174	174	167	167
72832	167	160	167	185	174	167	167	174	174	174	167	167
72833	125	165	125	183	163	125	125	163	163	163	125	125
72834	125	165	125	145	169	125	125	169	169	169	125	125
72835	125	165	125	145	169	125	125	169	169	169	125	125
72837	167	160	167	185	174	167	167	174	174	174	167	167

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72838	125	165	125	183	163	125	125	163	163	163	125	125
72839	167	160	167	185	174	167	167	174	174	174	167	167
72840	167	160	167	185	174	167	167	174	174	174	167	167
72841	125	154	125	183	163	125	125	163	163	163	125	125
72842	125	165	125	145	169	125	125	169	169	169	125	125
72843	167	160	167	183	174	167	167	174	174	174	167	167
72845	167	160	167	185	174	167	167	174	174	174	167	167
72846	167	160	167	185	174	167	167	174	174	174	167	167
72847	167	160	167	138	174	167	167	174	174	174	167	167
72851	125	165	125	185	169	125	125	169	169	169	125	125
72852	167	159	167	178	170	167	167	170	170	170	167	167
72853	125	165	125	183	169	125	125	169	169	169	125	125
72854	167	160	167	178	170	167	167	170	170	170	167	167
72855	125	166	125	185	169	125	125	169	169	169	125	125
72856	167	160	167	185	174	167	167	174	174	174	167	167
72857	151	165	151	183	169	151	151	169	169	169	151	151
72858	170	165	170	188	175	170	170	175	175	175	170	170
72860	125	165	125	183	163	125	125	163	163	163	125	125
72863	125	165	125	185	169	125	125	169	169	169	125	125
72865	125	165	125	185	169	125	125	169	169	169	125	125
72901	130	132	130	127	101	130	130	101	101	101	130	130
72903	133	131	133	105	101	133	133	101	101	101	133	133
72904	182	132	182	127	116	182	182	116	116	116	182	182
72905	131	155	131	112	115	131	131	115	115	115	131	131
72908	133	133	133	121	100	133	133	100	100	100	133	133
72916	131	133	131	121	100	131	131	100	100	100	131	131
72919	133	131	133	105	101	133	133	101	101	101	133	133
72921	131	157	131	128	117	131	131	117	117	117	131	131
72923	131	131	131	112	115	131	131	115	115	115	131	131
72926	125	154	125	183	163	125	125	163	163	163	125	125
72927	181	166	181	145	169	181	181	169	169	169	181	181

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72928	181	166	181	185	169	181	181	169	169	169	181	181
72930	181	160	181	185	174	181	181	174	174	174	181	181
72932	131	156	131	128	166	131	131	166	166	166	131	131
72933	181	155	181	185	169	181	181	169	169	169	181	181
72934	129	156	129	128	166	129	129	166	166	166	129	129
72935	131	157	131	128	117	131	131	117	117	117	131	131
72936	131	155	131	112	115	131	131	115	115	115	131	131
72937	181	155	181	121	115	181	181	115	115	115	181	181
72938	181	155	181	112	115	181	181	115	115	115	181	181
72940	131	155	131	112	163	131	131	163	163	163	131	131
72941	131	155	131	128	115	131	131	115	115	115	131	131
72943	181	166	181	185	169	181	181	169	169	169	181	181
72944	181	155	181	145	163	181	181	163	163	163	181	181
72945	131	155	131	112	163	131	131	163	163	163	131	131
72946	129	157	129	128	166	129	129	166	166	166	129	129
72947	129	157	129	128	174	129	129	174	174	174	129	129
72948	131	156	131	128	166	131	131	166	166	166	131	131
72949	167	160	167	178	174	167	167	174	174	174	167	167
72950	125	154	125	183	163	125	125	163	163	163	125	125
72951	181	166	181	185	169	181	181	169	169	169	181	181
72952	131	156	131	128	166	131	131	166	166	166	131	131
72955	131	156	131	128	166	131	131	166	166	166	131	131
72956	132	119	132	129	117	132	132	117	117	117	132	132
72958	125	154	125	183	163	125	125	163	163	163	125	125
72959	129	156	129	118	166	129	129	166	166	166	129	129
FullTimer	99	99	99	99	99	99	99	99	99	99	99	99

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.021	1.002	1.093	1.302	1.048	0.925	0.912	0.985	1.000	1.000	1.000	1.000
100	1.260	1.104	1.274	0.835	0.933	0.977	1.013	0.958	1.000	1.000	1.000	1.000
101	1.552	1.145	1.173	0.911	0.964	1.080	1.064	0.958	1.000	1.000	1.000	1.000
102	1.323	0.910	0.998	0.835	1.069	1.131	1.114	0.958	1.000	1.000	1.000	1.000
103	1.146	1.104	0.944	0.781	0.996	1.028	1.013	0.958	1.000	1.000	1.000	1.000
104	1.469	1.022	1.222	0.814	1.022	1.234	1.130	0.958	1.000	1.000	1.000	1.000
105	1.229	1.124	1.292	1.058	0.964	1.089	1.181	0.958	1.000	1.000	1.000	1.000
106	1.458	1.155	1.047	0.792	0.985	0.977	0.962	0.958	1.000	1.000	1.000	1.000
107	1.333	0.981	1.045	0.814	0.975	1.028	1.064	1.109	1.000	1.000	1.000	1.000
108	1.375	0.818	1.361	0.732	1.153	1.190	1.064	1.058	1.000	1.000	1.000	1.000
109	1.198	1.175	0.989	0.814	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
110	1.250	0.961	1.061	0.955	1.038	1.028	0.998	0.907	1.000	1.000	1.000	1.000
111	0.990	1.022	1.143	0.828	1.027	1.080	0.980	0.907	1.000	1.000	1.000	1.000
112	1.219	1.032	1.093	0.955	1.006	1.028	1.003	0.907	1.000	1.000	1.000	1.000
113	1.021	1.094	1.140	0.814	0.922	0.987	0.973	0.958	1.000	1.000	1.000	1.000
114	1.010	1.186	1.031	1.030	0.901	1.028	1.013	0.958	1.000	1.000	1.000	1.000
115	1.302	1.165	1.014	0.911	0.954	1.028	1.013	0.907	1.000	1.000	1.000	1.000
116	1.156	1.226	1.272	0.879	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
117	1.031	1.063	1.108	0.900	1.027	0.977	1.013	0.958	1.000	1.000	1.000	1.000
118	1.146	1.032	1.071	0.955	0.996	1.028	1.013	1.008	1.000	1.000	1.000	1.000
119	1.375	1.002	1.100	0.868	1.111	1.028	1.013	0.958	1.000	1.000	1.000	1.000
120	1.094	0.858	1.052	0.911	1.111	0.977	1.064	1.008	1.000	1.000	1.000	1.000
121	0.875	1.104	0.974	0.965	1.059	1.020	0.980	0.958	1.000	1.000	1.000	1.000
122	0.859	1.267	0.984	0.781	1.080	0.963	0.986	1.008	1.000	1.000	1.000	1.000
123	0.849	1.196	0.923	1.030	0.964	1.074	0.942	1.008	1.000	1.000	1.000	1.000
124	0.844	1.206	1.033	0.922	1.027	0.953	0.980	0.958	1.000	1.000	1.000	1.000
125	0.792	1.012	0.952	1.237	1.059	1.025	0.980	1.008	1.000	1.000	1.000	1.000
126	0.802	1.134	1.011	1.128	1.237	0.977	0.962	1.109	1.000	1.000	1.000	1.000
127	0.979	0.797	0.927	1.110	1.122	0.955	0.962	1.008	1.000	1.000	1.000	1.000
128	0.990	1.114	0.994	1.106	1.143	0.952	1.004	1.008	1.000	1.000	1.000	1.000
129	0.937	1.042	0.974	1.063	1.090	1.028	0.993	0.958	1.000	1.000	1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
130	0.990	0.961	0.953	1.106	1.090	1.028	1.013	1.008	1.000	1.000	1.000	1.000
131	0.948	1.104	0.944	0.922	1.090	1.028	1.013	1.058	1.000	1.000	1.000	1.000
132	1.021	1.042	1.021	0.879	1.101	1.028	1.013	1.109	1.000	1.000	1.000	1.000
133	1.010	0.991	0.924	1.030	1.122	1.028	1.013	1.058	1.000	1.000	1.000	1.000
134	0.906	0.807	1.067	1.039	1.059	0.977	0.962	1.058	1.000	1.000	1.000	1.000
135	0.943	0.726	1.021	1.047	1.048	1.028	0.962	1.058	1.000	1.000	1.000	1.000
136	0.875	0.961	1.023	1.085	0.933	0.977	0.962	1.109	1.000	1.000	1.000	1.000
137	0.875	0.981	1.103	1.063	1.080	0.977	0.962	1.008	1.000	1.000	1.000	1.000
138	0.979	0.869	1.192	1.052	1.237	0.977	0.962	1.260	1.000	1.000	1.000	1.000
139	1.135	0.797	1.073	1.023	1.216	0.977	0.962	1.260	1.000	1.000	1.000	1.000
140	0.969	0.675	1.133	1.128	1.153	1.156	1.155	1.260	1.000	1.000	1.000	1.000
141	0.885	1.216	1.029	1.150	1.205	1.028	1.013	1.310	1.000	1.000	1.000	1.000
142	0.969	1.226	1.161	1.041	1.195	1.080	0.996	1.159	1.000	1.000	1.000	1.000
143	0.906	0.981	0.974	1.096	0.975	1.028	0.980	1.210	1.000	1.000	1.000	1.000
144	1.229	0.971	1.143	1.432	1.048	1.225	1.155	1.008	1.000	1.000	1.000	1.000
145	1.031	0.961	1.039	1.128	0.996	1.080	1.064	1.058	1.000	1.000	1.000	1.000
146	0.979	1.114	1.350	1.476	1.080	1.028	1.013	1.008	1.000	1.000	1.000	1.000
147	0.990	1.053	1.056	1.215	1.143	1.028	1.013	1.159	1.000	1.000	1.000	1.000
148	1.062	1.032	1.202	1.117	1.038	1.028	1.013	1.159	1.000	1.000	1.000	1.000
149	0.823	1.063	1.055	1.650	1.132	1.028	0.980	1.058	1.000	1.000	1.000	1.000
150	0.896	0.940	1.050	1.356	1.122	1.028	1.013	1.008	1.000	1.000	1.000	1.000
151	0.891	0.756	1.021	1.562	0.954	1.028	0.962	1.008	1.000	1.000	1.000	1.000
152	1.172	1.094	1.118	1.432	1.101	1.130	1.064	1.008	1.000	1.000	1.000	1.000
153	1.052	0.746	1.063	1.584	1.132	1.028	0.980	1.008	1.000	1.000	1.000	1.000
154	0.859	0.869	1.014	1.356	1.132	1.025	0.992	1.058	1.000	1.000	1.000	1.000
155	0.979	0.981	1.061	1.161	0.985	1.080	1.013	0.958	1.000	1.000	1.000	1.000
156	0.885	1.104	1.161	1.462	1.059	1.174	1.163	1.058	1.000	1.000	1.000	1.000
157	0.812	0.961	1.053	1.736	1.132	0.963	0.962	1.109	1.000	1.000	1.000	1.000
158	0.896	0.869	1.147	1.551	1.038	1.028	1.013	1.109	1.000	1.000	1.000	1.000
159	1.000	0.899	1.268	1.388	1.069	1.080	1.064	1.159	1.000	1.000	1.000	1.000
160	0.948	0.869	1.080	1.464	1.153	1.065	1.064	1.260	1.000	1.000	1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
161	1.000	0.787	1.109	1.811	1.027	1.028	1.013	1.109	1.000	1.000	1.000	1.000
162	1.167	0.756	0.944	1.552	1.059	1.080	1.064	1.058	1.000	1.000	1.000	1.000
163	1.302	0.869	1.242	1.564	0.912	1.080	1.064	1.008	1.000	1.000	1.000	1.000
164	1.531	0.838	1.296	1.323	0.954	1.080	1.064	1.008	1.000	1.000	1.000	1.000
165	1.198	0.899	1.194	1.464	0.985	0.954	1.013	0.958	1.000	1.000	1.000	1.000
166	1.021	0.869	1.113	1.182	1.080	0.960	1.013	1.008	1.000	1.000	1.000	1.000
167	0.896	0.848	0.974	1.269	1.006	0.925	0.962	1.058	1.000	1.000	1.000	1.000
168	0.844	0.940	0.952	1.215	1.048	1.016	0.980	1.008	1.000	1.000	1.000	1.000
169	0.812	0.858	0.956	1.432	0.807	1.027	0.988	1.361	1.000	1.000	1.000	1.000
170	0.901	0.950	0.938	1.681	0.933	0.946	0.962	0.958	1.000	1.000	1.000	1.000
171	0.823	0.961	0.974	0.829	0.954	0.960	0.983	1.058	1.000	1.000	1.000	1.000
172	0.854	0.981	0.884	1.388	1.069	0.952	0.980	1.058	1.000	1.000	1.000	1.000
173	0.948	1.042	0.974	1.627	0.839	0.953	1.004	1.008	1.000	1.000	1.000	1.000
174	0.979	0.940	0.974	1.475	0.912	0.952	1.004	0.958	1.000	1.000	1.000	1.000
175	0.969	1.002	1.014	1.464	0.849	0.952	0.962	0.958	1.000	1.000	1.000	1.000
176	1.021	0.879	1.043	1.112	1.132	0.952	0.962	1.008	1.000	1.000	1.000	1.000
177	0.990	0.910	1.043	1.193	0.922	0.958	0.962	1.008	1.000	1.000	1.000	1.000
178	1.000	0.981	0.974	1.117	1.143	0.952	1.004	1.159	1.000	1.000	1.000	1.000
179	0.979	0.910	1.043	1.540	1.006	0.817	1.004	0.958	1.000	1.000	1.000	1.000
180	0.979	0.858	0.953	1.638	1.038	0.955	1.004	1.008	1.000	1.000	1.000	1.000
181	0.885	1.002	0.938	1.586	1.059	1.028	1.013	1.058	1.000	1.000	1.000	1.000
182	1.031	0.920	1.113	1.202	1.038	0.977	0.962	1.058	1.000	1.000	1.000	1.000
183	0.990	0.920	0.954	1.323	1.090	1.028	0.985	1.109	1.000	1.000	1.000	1.000
184	0.958	0.879	0.957	1.041	1.069	0.977	0.962	1.058	1.000	1.000	1.000	1.000
185	1.135	0.756	1.248	1.128	0.985	1.089	1.114	1.008	1.000	1.000	1.000	1.000
186	0.948	0.746	1.057	1.323		1.028	1.013				1.000	1.000
187	1.260	0.991	1.012	1.247		0.977	0.962				1.000	1.000
188	0.979	0.838	1.272	1.193		0.977	0.962				1.000	1.000
189	1.250	0.873	1.212	1.464		1.069	1.205				1.000	1.000
190	1.229	0.922	1.053	1.302		1.028	1.013				1.000	1.000
191	1.146		1.097	1.573		1.080	1.064				1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
192	1.021		0.924	1.410		1.028	1.064				1.000	1.000
193	0.969		1.154	1.388		0.977	0.980				1.000	1.000
194	1.260		1.077	1.280		1.080	1.064				1.000	1.000

American National General Insurance Company  
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
	209	127	46	66	267	18	42	7	7	24	2	3



American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71601	108	109	108	166	142	108	108	142	142	142	108	108
71602	189	108	189	166	142	189	189	142	142	142	189	189
71603	108	108	108	166	143	108	108	143	143	143	108	108
71630	192	168	192	182	176	192	192	176	176	176	192	192
71631	186	167	186	153	150	186	186	150	150	150	186	186
71635	140	187	140	180	126	140	140	126	126	126	140	140
71638	192	168	192	182	176	192	192	176	176	176	192	192
71639	148	168	148	182	176	148	148	176	176	176	148	148
71640	192	187	192	182	150	192	192	150	150	150	192	192
71642	141	187	141	182	150	141	141	150	150	150	141	141
71643	148	168	148	153	176	148	148	176	176	176	148	148
71644	148	168	148	153	176	148	148	176	176	176	148	148
71646	140	187	140	182	126	140	140	126	126	126	140	140
71647	150	167	150	153	150	150	150	150	150	150	150	150
71651	186	167	186	153	150	186	186	150	150	150	186	186
71652	150	167	150	153	168	150	150	168	168	168	150	150
71653	192	187	192	182	150	192	192	150	150	150	192	192
71654	192	168	192	182	176	192	192	176	176	176	192	192
71655	141	145	141	179	150	141	141	150	150	150	141	141
71656	141	145	141	179	150	141	141	150	150	150	141	141
71658	192	187	192	182	150	192	192	150	150	150	192	192
71659	108	109	108	166	142	108	108	142	142	142	108	108
71660	186	167	186	153	168	186	186	168	168	168	186	186
71661	192	187	192	182	150	192	192	150	150	150	192	192
71662	192	168	192	182	176	192	192	176	176	176	192	192
71663	192	187	192	182	150	192	192	150	150	150	192	192
71665	150	167	150	153	167	150	150	167	167	167	150	150
71666	192	168	192	182	176	192	192	176	176	176	192	192
71667	148	168	148	153	143	148	148	143	143	143	148	148
71670	148	168	148	182	176	148	148	176	176	176	148	148
71671	150	167	150	153	150	150	150	150	150	150	150	150

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71674	148	168	148	182	176	148	148	176	176	176	148	148
71675	141	167	141	153	150	141	141	150	150	150	141	141
71676	192	187	192	182	150	192	192	150	150	150	192	192
71677	148	168	148	182	176	148	148	176	176	176	148	148
71678	148	168	148	153	176	148	148	176	176	176	148	148
71701	143	134	143	175	168	143	143	168	168	168	143	143
71720	186	134	186	181	168	186	186	168	168	168	186	186
71721	149	163	149	176	128	149	149	128	128	128	149	149
71722	149	163	149	151	128	149	149	128	128	128	149	149
71724	139	110	139	173	153	139	139	153	153	153	139	139
71725	150	167	150	153	167	150	150	167	167	167	150	150
71726	149	134	149	151	168	149	149	168	168	168	149	149
71728	149	163	149	176	128	149	149	128	128	128	149	149
71730	139	110	139	173	153	139	139	153	153	153	139	139
71740	134	162	134	174	146	134	134	146	146	146	134	134
71742	186	167	186	181	168	186	186	168	168	168	186	186
71743	149	163	149	176	128	149	149	128	128	128	149	149
71744	186	134	186	181	168	186	186	168	168	168	186	186
71745	186	167	186	181	150	186	186	150	150	150	186	186
71747	186	167	186	180	153	186	186	153	153	153	186	186
71748	150	167	150	181	168	150	150	168	168	168	150	150
71749	139	110	139	174	153	139	139	153	153	153	139	139
71750	139	110	139	173	153	139	139	153	153	153	139	139
71751	186	110	186	181	168	186	186	168	168	168	186	186
71752	193	162	193	151	146	193	193	146	146	146	193	193
71753	134	140	134	174	146	134	134	146	146	146	134	134
71758	139	110	139	181	168	139	139	168	168	168	139	139
71759	139	110	139	173	153	139	139	153	153	153	139	139
71762	139	110	139	181	168	139	139	168	168	168	139	139
71763	150	167	150	153	168	150	150	168	168	168	150	150
71764	193	162	193	151	168	193	193	168	168	168	193	193

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71765	186	167	186	180	153	186	186	153	153	153	186	186
71766	186	167	186	181	168	186	186	168	168	168	186	186
71770	193	162	193	151	146	193	193	146	146	146	193	193
71772	149	163	149	176	128	149	149	128	128	128	149	149
71801	138	138	138	172	129	138	138	129	129	129	138	138
71820	136	161	136	159	144	136	136	144	144	144	136	136
71822	136	161	136	159	144	136	136	144	144	144	136	136
71823	136	161	136	152	144	136	136	144	144	144	136	136
71825	149	188	149	152	128	149	149	128	128	128	149	149
71826	193	162	193	151	146	193	193	146	146	146	193	193
71827	193	162	193	151	146	193	193	146	146	146	193	193
71828	149	163	149	151	128	149	149	128	128	128	149	149
71831	136	188	136	152	128	136	136	128	128	128	136	136
71832	135	161	135	159	130	135	135	130	130	130	135	135
71833	126	188	126	152	130	126	126	130	130	130	126	126
71834	149	162	149	151	146	149	149	146	146	146	149	149
71835	149	163	149	151	128	149	149	128	128	128	149	149
71836	135	161	135	159	144	135	135	144	144	144	135	135
71837	116	111	116	151	146	116	116	146	146	146	116	116
71838	136	188	136	152	128	136	136	128	128	128	136	136
71839	116	162	116	151	146	116	116	146	146	146	116	116
71840	116	111	116	151	146	116	116	146	146	146	116	116
71841	137	161	137	159	130	137	137	130	130	130	137	137
71842	135	161	135	159	144	135	135	144	144	144	135	135
71845	193	162	193	151	146	193	193	146	146	146	193	193
71846	136	161	136	152	144	136	136	144	144	144	136	136
71847	149	188	149	152	128	149	149	128	128	128	149	149
71851	136	188	136	152	144	136	136	144	144	144	136	136
71852	126	188	126	152	144	126	126	144	144	144	126	126
71853	136	188	136	152	144	136	136	144	144	144	136	136
71854	116	111	116	170	133	116	116	133	133	133	116	116

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71855	126	188	126	152	128	126	126	128	128	128	126	126
71857	149	163	149	176	128	149	149	128	128	128	149	149
71858	193	163	193	151	128	193	193	128	128	128	193	193
71859	136	188	136	159	144	136	136	144	144	144	136	136
71860	193	162	193	151	146	193	193	146	146	146	193	193
71861	193	162	193	174	146	193	193	146	146	146	193	193
71862	136	188	136	152	128	136	136	128	128	128	136	136
71864	193	163	193	151	128	193	193	128	128	128	193	193
71865	136	161	136	159	144	136	136	144	144	144	136	136
71866	135	161	135	159	144	135	135	144	144	144	135	135
71901	165	105	165	131	136	165	165	136	136	136	165	165
71909	114	150	114	130	132	114	114	132	132	132	114	114
71913	166	104	166	132	136	166	166	136	136	136	166	166
71920	151	164	151	152	131	151	151	131	131	131	151	151
71921	151	164	151	152	131	151	151	131	131	131	151	151
71922	149	163	149	152	131	149	149	131	131	131	149	149
71923	184	139	184	176	134	184	184	134	134	134	184	184
71929	113	164	113	143	131	113	113	131	131	131	113	113
71932	137	161	137	169	145	137	137	145	145	145	137	137
71933	151	164	151	152	132	151	151	132	132	132	151	151
71935	151	164	151	152	132	151	151	132	132	132	151	151
71937	137	161	137	159	145	137	137	145	145	145	137	137
71940	149	163	149	152	131	149	149	131	131	131	149	149
71941	142	164	142	177	127	142	142	127	127	127	142	142
71942	142	164	142	177	127	142	142	127	127	127	142	142
71943	151	164	151	152	131	151	151	131	131	131	151	151
71944	137	161	137	159	130	137	137	130	130	130	137	137
71945	137	161	137	159	145	137	137	145	145	145	137	137
71949	114	152	114	130	132	114	114	132	132	132	114	114
71950	151	164	151	152	131	151	151	131	131	131	151	151
71952	151	188	151	152	131	151	151	131	131	131	151	151

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71953	137	161	137	169	145	137	137	145	145	145	137	137
71956	113	152	113	130	132	113	113	132	132	132	113	113
71957	151	189	151	152	132	151	151	132	132	132	151	151
71958	149	188	149	152	131	149	149	131	131	131	149	149
71959	149	188	149	152	131	149	149	131	131	131	149	149
71960	151	189	151	152	132	151	151	132	132	132	151	151
71961	151	189	151	152	132	151	151	132	132	132	151	151
71962	149	163	149	152	131	149	149	131	131	131	149	149
71964	113	164	113	143	132	113	113	132	132	132	113	113
71965	151	189	151	152	132	151	151	132	132	132	151	151
71966	151	189	151	152	132	151	151	132	132	132	151	151
71968	113	152	113	143	132	113	113	132	132	132	113	113
71969	151	189	151	152	132	151	151	132	132	132	151	151
71970	151	189	151	152	132	151	151	132	132	132	151	151
71971	137	161	137	152	130	137	137	130	130	130	137	137
71972	137	161	137	159	145	137	137	145	145	145	137	137
71973	137	161	137	159	130	137	137	130	130	130	137	137
71998	184	139	184	176	134	184	184	134	134	134	184	184
71999	184	139	184	176	134	184	184	134	134	134	184	184
72001	123	152	123	184	169	123	123	169	169	169	123	123
72002	112	149	112	119	135	112	112	135	135	135	112	112
72003	155	176	155	146	149	155	155	149	149	149	155	155
72004	188	147	188	167	149	188	188	149	149	149	188	188
72005	152	183	152	194	181	152	152	181	181	181	152	152
72006	161	183	161	191	181	161	161	181	181	181	161	161
72007	110	128	110	147	184	110	110	184	184	184	110	110
72010	145	182	145	190	155	145	145	155	155	155	145	145
72011	183	149	183	142	167	183	183	167	167	167	183	183
72012	110	175	110	147	177	110	110	177	177	177	110	110
72013	158	179	158	188	151	158	158	151	151	151	158	158
72014	161	183	161	191	183	161	161	183	183	183	161	161

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72015	183	102	183	116	162	183	183	162	162	162	183	183
72016	123	152	123	184	164	123	123	164	164	164	123	123
72017	153	177	153	162	183	153	153	183	183	183	153	153
72019	183	102	183	116	172	183	183	172	172	172	183	183
72020	161	182	161	190	181	161	161	181	181	181	161	161
72021	153	177	153	162	183	153	153	183	183	183	153	153
72022	112	102	112	119	135	112	112	135	135	135	112	112
72023	110	128	110	133	156	110	110	156	156	156	110	110
72024	153	177	153	139	184	153	153	184	184	184	153	153
72025	125	165	125	184	169	125	125	169	169	169	125	125
72026	155	176	155	162	149	155	155	149	149	149	155	155
72027	158	179	158	188	173	158	158	173	173	173	158	158
72028	158	179	158	188	173	158	158	173	173	173	158	158
72029	155	176	155	162	182	155	155	182	182	182	155	155
72030	158	179	158	188	173	158	158	173	173	173	158	158
72031	158	179	158	188	173	158	158	173	173	173	158	158
72032	121	100	121	120	164	121	121	164	164	164	121	121
72034	121	100	121	120	164	121	121	164	164	164	121	121
72035	121	100	121	120	164	121	121	164	164	164	121	121
72036	153	177	153	191	183	153	153	183	183	183	153	153
72037	109	147	109	167	149	109	109	149	149	149	109	109
72038	155	176	155	162	149	155	155	149	149	149	155	155
72039	154	179	154	148	173	154	154	173	173	173	154	154
72040	153	177	153	191	183	153	153	183	183	183	153	153
72041	153	177	153	162	183	153	153	183	183	183	153	153
72042	155	176	155	146	149	155	155	149	149	149	155	155
72043	161	183	161	194	181	161	161	181	181	181	161	161
72044	158	174	158	189	151	158	158	151	151	151	158	158
72045	154	175	154	189	177	154	154	177	177	177	154	154
72046	109	147	109	167	149	109	109	149	149	149	109	109
72047	154	175	154	148	175	154	154	175	175	175	154	154

American National General Insurance Company  
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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72048	155	176	155	162	182	155	155	182	182	182	155	155
72051	157	185	157	154	125	157	157	125	125	125	157	157
72052	145	175	145	147	155	145	145	155	155	155	145	145
72053	163	115	163	134	140	163	163	140	140	140	163	163
72055	155	176	155	162	149	155	155	149	149	149	155	155
72057	111	151	111	166	167	111	111	167	167	167	111	111
72058	154	173	154	148	175	154	154	175	175	175	154	154
72059	161	183	161	191	181	161	161	181	181	181	161	161
72060	153	177	153	191	183	153	153	183	183	183	153	153
72061	154	173	154	148	175	154	154	175	175	175	154	154
72063	158	179	158	188	173	158	158	173	173	173	158	158
72064	153	177	153	162	183	153	153	183	183	183	153	153
72065	163	149	163	142	167	163	163	167	167	167	163	163
72066	110	177	110	191	184	110	110	184	184	184	110	110
72067	158	174	158	189	151	158	158	151	151	151	158	158
72068	153	118	153	147	155	153	153	155	155	155	153	153
72069	155	176	155	161	182	155	155	182	182	182	155	155
72070	123	152	123	184	169	123	123	169	169	169	123	123
72072	109	147	109	146	149	109	109	149	149	149	109	109
72073	188	147	188	146	149	188	188	149	149	149	188	188
72074	153	177	153	191	183	153	153	183	183	183	153	153
72075	161	183	161	194	181	161	161	181	181	181	161	161
72076	100	103	100	111	157	100	100	157	157	157	100	100
72079	111	190	111	167	167	111	111	167	167	167	111	111
72080	158	179	158	188	173	158	158	173	173	173	158	158
72081	145	182	145	190	155	145	145	155	155	155	145	145
72082	145	118	145	190	155	145	145	155	155	155	145	145
72083	109	147	109	139	149	109	109	149	149	149	109	109
72084	150	151	150	142	167	150	150	167	167	167	150	150
72085	145	118	145	147	155	145	145	155	155	155	145	145
72086	110	171	110	139	184	110	110	184	184	184	110	110

American National General Insurance Company  
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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72087	114	150	114	184	172	114	114	172	172	172	114	114
72088	158	174	158	188	151	158	158	151	151	151	158	158
72099	100	103	100	111	157	100	100	157	157	157	100	100
72101	161	183	161	191	183	161	161	183	183	183	161	161
72102	145	175	145	147	177	145	145	177	177	177	145	145
72103	112	149	112	119	135	112	112	135	135	135	112	112
72104	142	135	142	177	127	142	142	127	127	127	142	142
72105	142	135	142	177	127	142	142	127	127	127	142	142
72106	121	146	121	120	164	121	121	164	164	164	121	121
72107	121	173	121	184	175	121	121	175	175	175	121	121
72108	153	177	153	162	183	153	153	183	183	183	153	153
72110	123	172	123	145	175	123	123	175	175	175	123	123
72111	154	175	154	189	177	154	154	177	177	177	154	154
72112	161	183	161	194	181	161	161	181	181	181	161	161
72113	187	146	187	115	158	187	187	158	158	158	187	187
72114	104	122	104	139	138	104	104	138	138	138	104	104
72116	162	121	162	115	161	162	162	161	161	161	162	162
72117	100	121	100	139	159	100	100	159	159	159	100	100
72118	106	124	106	115	158	106	106	158	158	158	106	106
72120	194	123	194	110	159	194	194	159	159	159	194	194
72121	158	182	158	190	155	158	158	155	155	155	158	158
72122	151	152	151	184	172	151	151	172	172	172	151	151
72123	161	183	161	191	183	161	161	183	183	183	161	161
72125	123	152	123	184	169	123	123	169	169	169	123	123
72126	151	152	151	183	169	151	151	169	169	169	151	151
72127	121	173	121	184	175	121	121	175	175	175	121	121
72128	111	151	111	142	167	111	111	167	167	167	111	111
72129	111	151	111	142	167	111	111	167	167	167	111	111
72130	158	174	158	189	125	158	158	125	125	125	158	158
72131	154	174	154	189	151	154	154	151	151	151	154	154
72132	111	190	111	167	167	111	111	167	167	167	111	111



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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72133	188	147	188	162	149	188	188	149	149	149	188	188
72134	155	176	155	162	149	155	155	149	149	149	155	155
72135	107	141	107	184	147	107	107	147	147	147	107	107
72136	154	175	154	189	151	154	154	151	151	151	154	154
72137	154	175	154	189	151	154	154	151	151	151	154	154
72139	145	182	145	190	155	145	145	155	155	155	145	145
72140	155	176	155	162	182	155	155	182	182	182	155	155
72141	158	179	158	188	173	158	158	173	173	173	158	158
72142	109	147	109	139	184	109	109	184	184	184	109	109
72143	145	118	145	147	155	145	145	155	155	155	145	145
72149	145	118	145	147	155	145	145	155	155	155	145	145
72150	111	151	111	142	167	111	111	167	167	167	111	111
72152	188	147	188	167	149	188	188	149	149	149	188	188
72153	158	174	158	188	151	158	158	151	151	151	158	158
72156	158	179	158	145	173	158	158	173	173	173	158	158
72157	158	179	158	188	173	158	158	173	173	173	158	158
72158	183	102	183	116	162	183	183	162	162	162	183	183
72160	188	147	188	146	149	188	188	149	149	149	188	188
72164	163	115	163	134	140	163	163	140	140	140	163	163
72165	161	182	161	190	152	161	161	152	152	152	161	161
72166	155	176	155	162	182	155	155	182	182	182	155	155
72167	183	102	183	142	167	183	183	167	167	167	183	183
72168	188	147	188	167	149	188	188	149	149	149	188	188
72169	161	183	161	194	181	161	161	181	181	181	161	161
72170	188	177	188	162	149	188	188	149	149	149	188	188
72173	154	175	154	133	177	154	154	177	177	177	154	154
72175	188	147	188	167	149	188	188	149	149	149	188	188
72176	110	128	110	139	184	110	110	184	184	184	110	110
72178	145	118	145	147	155	145	145	155	155	155	145	145
72179	158	182	158	190	151	158	158	151	151	151	158	158
72180	163	149	163	142	167	163	163	167	167	167	163	163

American National General Insurance Company  
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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72181	154	173	154	148	175	154	154	175	175	175	154	154
72182	188	147	188	167	149	188	188	149	149	149	188	188
72183	163	115	163	134	140	163	163	140	140	140	163	163
72199	106	124	106	115	159	106	106	159	159	159	106	106
72201	104	115	104	134	138	104	104	138	138	138	104	104
72202	104	115	104	134	138	104	104	138	138	138	104	104
72204	164	114	164	123	139	164	164	139	139	139	164	164
72205	102	116	102	117	160	102	102	160	160	160	102	102
72206	163	115	163	134	140	163	163	140	140	140	163	163
72207	102	116	102	117	148	102	102	148	148	148	102	102
72209	101	106	101	124	141	101	101	141	141	141	101	101
72210	107	141	107	100	147	107	107	147	147	147	107	107
72211	103	142	103	109	148	103	103	148	148	148	103	103
72212	103	142	103	109	148	103	103	148	148	148	103	103
72223	107	141	107	109	147	107	107	147	147	147	107	107
72227	103	116	103	122	148	103	103	148	148	148	103	103
72301	119	126	119	125	108	119	119	108	108	108	119	119
72310	117	125	117	144	154	117	117	154	154	154	117	117
72311	105	177	105	161	183	105	105	183	183	183	105	105
72312	105	170	105	149	182	105	105	182	182	182	105	105
72313	147	178	147	144	178	147	147	178	178	178	147	147
72315	117	125	117	160	154	117	117	154	154	154	117	117
72320	120	178	120	192	178	120	120	178	178	178	120	120
72321	147	125	147	144	154	147	147	154	154	154	147	147
72322	120	136	120	191	107	120	120	107	107	107	120	120
72324	152	181	152	193	183	152	152	183	183	183	152	152
72325	147	178	147	144	108	147	147	108	108	108	147	147
72326	120	136	120	191	107	120	120	107	107	107	120	120
72327	119	178	119	192	108	119	119	108	108	108	119	119
72328	155	176	155	161	182	155	155	182	182	182	155	155
72329	147	178	147	144	109	147	147	109	109	109	147	147

American National General Insurance Company  
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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72330	147	178	147	144	109	147	147	109	109	109	147	147
72331	191	178	191	192	178	191	191	178	178	178	191	191
72332	119	178	119	192	178	119	119	178	178	178	119	119
72333	155	176	155	161	182	155	155	182	182	182	155	155
72335	115	136	115	165	107	115	115	107	107	107	115	115
72338	147	178	147	144	178	147	147	178	178	178	147	147
72339	147	178	147	144	108	147	147	108	108	108	147	147
72340	120	177	120	191	183	120	120	183	183	183	120	120
72341	115	177	115	149	178	115	115	178	178	178	115	115
72342	105	170	105	161	182	105	105	182	182	182	105	105
72346	120	178	120	192	178	120	120	178	178	178	120	120
72347	152	183	152	193	183	152	152	183	183	183	152	152
72348	120	178	120	192	178	120	120	178	178	178	120	120
72350	147	178	147	144	178	147	147	178	178	178	147	147
72351	147	125	147	144	109	147	147	109	109	109	147	147
72352	105	170	105	149	182	105	105	182	182	182	105	105
72353	155	176	155	161	182	155	155	182	182	182	155	155
72354	147	181	147	144	109	147	147	109	109	109	147	147
72355	105	170	105	149	182	105	105	182	182	182	105	105
72358	147	125	147	144	154	147	147	154	154	154	147	147
72359	115	136	115	165	107	115	115	107	107	107	115	115
72360	120	177	120	149	183	120	120	183	183	183	120	120
72364	119	126	119	125	108	119	119	108	108	108	119	119
72365	152	181	152	193	109	152	152	109	109	109	152	152
72366	105	176	105	161	182	105	105	182	182	182	105	105
72367	155	176	155	161	182	155	155	182	182	182	155	155
72368	105	177	105	161	183	105	105	183	183	183	105	105
72369	105	176	105	161	182	105	105	182	182	182	105	105
72370	147	125	147	144	109	147	147	109	109	109	147	147
72372	120	177	120	191	107	120	120	107	107	107	120	120
72373	191	178	191	192	178	191	191	178	178	178	191	191

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72374	105	176	105	161	182	105	105	182	182	182	105	105
72376	119	178	119	192	178	119	119	178	178	178	119	119
72377	152	181	152	193	109	152	152	109	109	109	152	152
72379	155	176	155	161	182	155	155	182	182	182	155	155
72383	105	176	105	161	182	105	105	182	182	182	105	105
72384	147	178	147	144	108	147	147	108	108	108	147	147
72386	152	178	152	144	178	152	152	178	178	178	152	152
72387	191	136	191	165	183	191	191	183	183	183	191	191
72389	105	176	105	161	182	105	105	182	182	182	105	105
72390	105	170	105	161	182	105	105	182	182	182	105	105
72391	147	125	147	144	109	147	147	109	109	109	147	147
72392	120	177	120	191	183	120	120	183	183	183	120	120
72394	120	178	120	192	178	120	120	178	178	178	120	120
72395	147	178	147	144	109	147	147	109	109	109	147	147
72396	191	136	191	165	183	191	191	183	183	183	191	191
72401	144	101	144	140	111	144	144	111	111	111	144	144
72404	190	101	190	126	112	190	190	112	112	112	190	190
72410	156	148	156	156	180	156	156	180	180	180	156	156
72411	118	181	118	141	112	118	118	112	112	112	118	118
72412	159	148	159	141	180	159	159	180	180	180	159	159
72413	156	180	156	157	179	156	156	179	179	179	156	156
72414	118	181	118	141	109	118	118	109	109	109	118	118
72415	156	184	156	150	180	156	156	180	180	180	156	156
72416	156	148	156	187	180	156	156	180	180	180	156	156
72417	144	181	144	141	112	144	144	112	112	112	144	144
72419	118	181	118	141	109	118	118	109	109	109	118	118
72421	152	148	152	194	181	152	152	181	181	181	152	152
72422	159	180	159	157	179	159	159	179	179	179	159	159
72424	159	180	159	157	179	159	159	179	179	179	159	159
72425	159	180	159	187	179	159	159	179	179	179	159	159
72426	118	181	118	144	109	118	118	109	109	109	118	118

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72427	152	148	152	194	181	152	152	181	181	181	152	152
72428	118	181	118	144	109	118	118	109	109	109	118	118
72429	152	183	152	194	183	152	152	183	183	183	152	152
72430	159	180	159	158	179	159	159	179	179	179	159	159
72431	161	183	161	194	181	161	161	181	181	181	161	161
72432	152	181	152	193	181	152	152	181	181	181	152	152
72433	156	148	156	187	180	156	156	180	180	180	156	156
72434	156	184	156	150	180	156	156	180	180	180	156	156
72435	159	180	159	157	179	159	159	179	179	179	159	159
72436	159	180	159	141	179	159	159	179	179	179	159	159
72437	118	181	118	141	112	118	118	112	112	112	118	118
72438	117	181	117	144	109	117	117	109	109	109	117	117
72439	159	148	159	141	180	159	159	180	180	180	159	159
72440	160	184	160	156	180	160	160	180	180	180	160	160
72441	159	180	159	157	179	159	159	179	179	179	159	159
72442	118	181	118	144	109	118	118	109	109	109	118	118
72443	159	180	159	158	179	159	159	179	179	179	159	159
72444	156	180	156	157	179	156	156	179	179	179	156	156
72445	156	148	156	187	180	156	156	180	180	180	156	156
72447	118	181	118	141	109	118	118	109	109	109	118	118
72449	159	148	159	187	180	159	159	180	180	180	159	159
72450	185	117	185	141	110	185	185	110	110	110	185	185
72453	159	180	159	157	179	159	159	179	179	179	159	159
72454	159	180	159	158	179	159	159	179	179	179	159	159
72455	156	169	156	163	180	156	156	180	180	180	156	156
72456	159	180	159	157	179	159	159	179	179	179	159	159
72457	156	148	156	156	180	156	156	180	180	180	156	156
72458	156	184	156	156	180	156	156	180	180	180	156	156
72459	160	184	160	150	180	160	160	180	180	180	160	160
72460	156	184	156	150	180	156	156	180	180	180	156	156
72461	159	180	159	158	179	159	159	179	179	179	159	159

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72462	156	180	156	157	179	156	156	179	179	179	156	156
72464	159	180	159	158	179	159	159	179	179	179	159	159
72465	161	148	161	187	180	161	161	180	180	180	161	161
72466	160	184	160	150	180	160	160	180	180	180	160	160
72467	118	181	118	141	112	118	118	112	112	112	118	118
72469	160	184	160	156	180	160	160	180	180	180	160	160
72470	159	180	159	157	179	159	159	179	179	179	159	159
72471	160	148	160	194	181	160	160	181	181	181	160	160
72472	152	181	152	193	181	152	152	181	181	181	152	152
72473	160	148	160	194	181	160	160	181	181	181	160	160
72474	185	117	185	141	110	185	185	110	110	110	185	185
72475	152	183	152	194	183	152	152	183	183	183	152	152
72476	156	148	156	187	180	156	156	180	180	180	156	156
72478	156	180	156	157	179	156	156	179	179	179	156	156
72479	152	183	152	194	181	152	152	181	181	181	152	152
72482	160	184	160	150	185	160	160	185	185	185	160	160
72501	146	130	146	164	137	146	146	137	137	137	146	146
72512	157	186	157	156	152	157	157	152	152	152	157	157
72513	160	186	160	156	152	160	160	152	152	152	160	160
72515	157	186	157	150	185	157	157	185	185	185	157	157
72517	157	185	157	154	125	157	157	125	125	125	157	157
72519	124	185	124	154	125	124	124	125	125	125	124	124
72520	157	186	157	150	185	157	157	185	185	185	157	157
72521	160	184	160	156	152	160	160	152	152	152	160	160
72522	160	183	160	156	152	160	160	152	152	152	160	160
72523	158	182	158	190	152	158	158	152	152	152	158	158
72524	160	148	160	156	152	160	160	152	152	152	160	160
72526	146	130	146	164	137	146	146	137	137	137	146	146
72527	146	130	146	164	137	146	146	137	137	137	146	146
72528	157	185	157	154	125	157	157	125	125	125	157	157
72529	160	186	160	150	185	160	160	185	185	185	160	160

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72530	158	174	158	189	152	158	158	152	152	152	158	158
72531	157	186	157	150	185	157	157	185	185	185	157	157
72532	160	184	160	156	152	160	160	152	152	152	160	160
72533	157	185	157	154	125	157	157	125	125	125	157	157
72534	158	182	158	190	152	158	158	152	152	152	158	158
72536	157	186	157	154	152	157	157	152	152	152	157	157
72537	172	127	172	168	114	172	172	114	114	114	172	172
72538	157	186	157	150	185	157	157	185	185	185	157	157
72539	157	186	157	150	185	157	157	185	185	185	157	157
72540	157	185	157	154	152	157	157	152	152	152	157	157
72542	160	184	160	150	185	160	160	185	185	185	160	160
72543	145	174	145	189	151	145	145	151	151	151	145	145
72544	172	127	172	168	185	172	172	185	185	185	172	172
72545	145	174	145	189	151	145	145	151	151	151	145	145
72546	158	174	158	189	151	158	158	151	151	151	158	158
72550	158	182	158	154	152	158	158	152	152	152	158	158
72553	160	182	160	156	152	160	160	152	152	152	160	160
72554	160	186	160	150	185	160	160	185	185	185	160	160
72555	157	185	157	154	152	157	157	152	152	152	157	157
72556	157	185	157	154	152	157	157	152	152	152	157	157
72560	157	185	157	154	125	157	157	125	125	125	157	157
72561	157	185	157	154	152	157	157	152	152	152	157	157
72562	160	183	160	156	152	160	160	152	152	152	160	160
72564	161	182	161	156	152	161	161	152	152	152	161	161
72565	157	185	157	154	125	157	157	125	125	125	157	157
72566	157	185	157	154	125	157	157	125	125	125	157	157
72567	157	185	157	154	152	157	157	152	152	152	157	157
72568	161	182	161	190	152	161	161	152	152	152	161	161
72569	160	184	160	150	152	160	160	152	152	152	160	160
72571	161	182	161	190	152	161	161	152	152	152	161	161
72572	160	184	160	156	180	160	160	180	180	180	160	160

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72573	157	185	157	154	152	157	157	152	152	152	157	157
72575	146	130	146	164	137	146	146	137	137	137	146	146
72576	157	186	157	150	185	157	157	185	185	185	157	157
72577	157	184	157	156	152	157	157	152	152	152	157	157
72578	157	186	157	150	185	157	157	185	185	185	157	157
72579	160	183	160	156	152	160	160	152	152	152	160	160
72581	158	174	158	189	151	158	158	151	151	151	158	158
72583	157	186	157	150	185	157	157	185	185	185	157	157
72584	157	186	157	154	152	157	157	152	152	152	157	157
72585	157	185	157	154	125	157	157	125	125	125	157	157
72587	157	186	157	154	125	157	157	125	125	125	157	157
72601	171	120	171	137	165	171	171	165	165	165	171	171
72611	124	158	124	186	171	124	124	171	171	171	124	124
72613	122	158	122	136	171	122	122	171	171	171	122	122
72615	171	120	171	137	165	171	171	165	165	165	171	171
72616	122	158	122	136	171	122	122	171	171	171	122	122
72617	124	185	124	154	173	124	124	173	173	173	124	124
72619	124	153	124	186	114	124	124	114	114	114	124	124
72623	172	127	172	168	114	172	172	114	114	114	172	172
72624	124	159	124	155	170	124	124	170	170	170	124	124
72626	124	153	124	168	114	124	124	114	114	114	124	124
72628	168	159	168	155	170	168	168	170	170	170	168	168
72629	158	179	158	155	173	158	158	173	173	173	158	158
72631	122	158	122	136	118	122	122	118	118	118	122	122
72632	122	158	122	136	171	122	122	171	171	171	122	122
72633	124	159	124	186	170	124	124	170	170	170	124	124
72634	124	153	124	186	114	124	124	114	114	114	124	124
72635	124	153	124	168	114	124	124	114	114	114	124	124
72636	168	159	168	155	170	168	168	170	170	170	168	168
72638	124	158	124	136	171	124	124	171	171	171	124	124
72639	124	179	124	155	173	124	124	173	173	173	124	124



American National General Insurance Company  
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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72640	168	159	168	155	170	168	168	170	170	170	168	168
72641	168	159	168	155	170	168	168	170	170	170	168	168
72642	124	127	124	168	114	124	124	114	114	114	124	124
72644	124	158	124	186	170	124	124	170	170	170	124	124
72645	168	179	168	155	173	168	168	173	173	173	168	168
72648	168	159	168	155	170	168	168	170	170	170	168	168
72650	168	179	168	155	173	168	168	173	173	173	168	168
72651	124	127	124	168	114	124	124	114	114	114	124	124
72653	172	127	172	168	114	172	172	114	114	114	172	172
72655	168	159	168	155	170	168	168	170	170	170	168	168
72657	157	185	157	154	125	157	157	125	125	125	157	157
72658	124	127	124	154	114	124	124	114	114	114	124	124
72659	124	127	124	154	114	124	124	114	114	114	124	124
72660	122	158	122	136	171	122	122	171	171	171	122	122
72661	172	127	172	168	114	172	172	114	114	114	172	172
72662	124	158	124	186	170	124	124	170	170	170	124	124
72663	157	185	157	154	125	157	157	125	125	125	157	157
72666	168	159	168	155	170	168	168	170	170	170	168	168
72668	124	153	124	186	170	124	124	170	170	170	124	124
72669	168	159	168	186	170	168	168	170	170	170	168	168
72670	124	159	124	155	170	124	124	170	170	170	124	124
72672	124	153	124	186	170	124	124	170	170	170	124	124
72675	168	159	168	155	170	168	168	170	170	170	168	168
72677	124	153	124	186	170	124	124	170	170	170	124	124
72679	167	160	167	155	173	167	167	173	173	173	167	167
72680	157	185	157	154	125	157	157	125	125	125	157	157
72682	124	153	124	186	170	124	124	170	170	170	124	124
72683	168	159	168	155	170	168	168	170	170	170	168	168
72685	168	159	168	186	170	168	168	170	170	170	168	168
72686	168	159	168	155	170	168	168	170	170	170	168	168
72687	124	153	124	186	170	124	124	170	170	170	124	124

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72701	173	112	173	108	121	173	173	121	121	121	173	173
72703	178	112	178	113	120	178	178	120	120	120	178	178
72704	179	113	179	107	102	179	179	102	102	102	179	179
72711	174	107	174	103	105	174	174	105	105	105	174	174
72712	176	129	176	101	104	176	176	104	104	104	176	176
72714	175	144	175	106	103	175	175	103	103	103	175	175
72715	175	144	175	106	103	175	175	103	103	103	175	175
72716	176	129	176	101	104	176	176	104	104	104	176	176
72717	129	156	129	118	122	129	129	122	122	122	129	129
72718	127	107	127	101	106	127	127	106	106	106	127	127
72719	176	129	176	114	124	176	176	124	124	124	176	176
72721	122	159	122	136	171	122	122	171	171	171	122	122
72722	128	144	128	114	124	128	128	124	124	124	128	128
72727	122	159	122	113	171	122	122	171	171	171	122	122
72728	180	113	180	107	102	180	180	102	102	102	180	180
72729	129	156	129	118	122	129	129	122	122	122	129	129
72730	129	156	129	118	102	129	129	102	102	102	129	129
72732	122	158	122	135	118	122	122	118	118	118	122	122
72733	122	158	122	135	118	122	122	118	118	118	122	122
72734	128	144	128	114	124	128	128	124	124	124	128	128
72735	178	112	178	113	120	178	178	120	120	120	178	178
72736	128	144	128	114	124	128	128	124	124	124	128	128
72737	173	112	173	108	121	173	173	121	121	121	173	173
72738	122	158	122	136	171	122	122	171	171	171	122	122
72739	175	144	175	106	103	175	175	103	103	103	175	175
72740	122	158	122	136	171	122	122	171	171	171	122	122
72742	122	159	122	136	170	122	122	170	170	170	122	122
72744	129	156	129	118	122	129	129	122	122	122	129	129
72745	127	107	127	102	106	127	127	106	106	106	127	127
72747	128	144	128	114	124	128	128	124	124	124	128	128
72749	129	156	129	118	122	129	129	122	122	122	129	129

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72751	175	144	175	135	118	175	175	118	118	118	175	175
72752	122	159	122	136	170	122	122	170	170	170	122	122
72753	129	156	129	118	122	129	129	122	122	122	129	129
72756	174	107	174	103	105	174	174	105	105	105	174	174
72758	127	107	127	104	106	127	127	106	106	106	127	127
72760	122	159	122	136	171	122	122	171	171	171	122	122
72761	128	143	128	171	123	128	128	123	123	123	128	128
72762	180	113	180	107	102	180	180	102	102	102	180	180
72764	177	113	177	100	119	177	177	119	119	119	177	177
72768	128	144	128	106	103	128	128	103	103	103	128	128
72769	128	156	128	171	122	128	128	122	122	122	128	128
72770	180	113	180	107	102	180	180	102	102	102	180	180
72773	122	159	122	136	171	122	122	171	171	171	122	122
72774	129	156	129	118	122	129	129	122	122	122	129	129
72776	122	159	122	136	170	122	122	170	170	170	122	122
72801	169	137	169	138	113	169	169	113	113	113	169	169
72802	170	137	170	138	113	170	170	113	113	113	170	170
72820	167	160	167	185	174	167	167	174	174	174	167	167
72821	167	160	167	185	174	167	167	174	174	174	167	167
72823	123	172	123	188	175	123	123	175	175	175	123	123
72824	125	165	125	145	163	125	125	163	163	163	125	125
72826	125	166	125	185	169	125	125	169	169	169	125	125
72827	125	165	125	183	163	125	125	163	163	163	125	125
72828	125	165	125	183	163	125	125	163	163	163	125	125
72829	125	165	125	145	169	125	125	169	169	169	125	125
72830	167	160	167	178	174	167	167	174	174	174	167	167
72832	167	160	167	185	174	167	167	174	174	174	167	167
72833	125	165	125	183	163	125	125	163	163	163	125	125
72834	125	165	125	145	169	125	125	169	169	169	125	125
72835	125	165	125	145	169	125	125	169	169	169	125	125
72837	167	160	167	185	174	167	167	174	174	174	167	167

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72838	125	165	125	183	163	125	125	163	163	163	125	125
72839	167	160	167	185	174	167	167	174	174	174	167	167
72840	167	160	167	185	174	167	167	174	174	174	167	167
72841	125	154	125	183	163	125	125	163	163	163	125	125
72842	125	165	125	145	169	125	125	169	169	169	125	125
72843	167	160	167	183	174	167	167	174	174	174	167	167
72845	167	160	167	185	174	167	167	174	174	174	167	167
72846	167	160	167	185	174	167	167	174	174	174	167	167
72847	167	160	167	138	174	167	167	174	174	174	167	167
72851	125	165	125	185	169	125	125	169	169	169	125	125
72852	167	159	167	178	170	167	167	170	170	170	167	167
72853	125	165	125	183	169	125	125	169	169	169	125	125
72854	167	160	167	178	170	167	167	170	170	170	167	167
72855	125	166	125	185	169	125	125	169	169	169	125	125
72856	167	160	167	185	174	167	167	174	174	174	167	167
72857	151	165	151	183	169	151	151	169	169	169	151	151
72858	170	165	170	188	175	170	170	175	175	175	170	170
72860	125	165	125	183	163	125	125	163	163	163	125	125
72863	125	165	125	185	169	125	125	169	169	169	125	125
72865	125	165	125	185	169	125	125	169	169	169	125	125
72901	130	132	130	127	101	130	130	101	101	101	130	130
72903	133	131	133	105	101	133	133	101	101	101	133	133
72904	182	132	182	127	116	182	182	116	116	116	182	182
72905	131	155	131	112	115	131	131	115	115	115	131	131
72908	133	133	133	121	100	133	133	100	100	100	133	133
72916	131	133	131	121	100	131	131	100	100	100	131	131
72919	133	131	133	105	101	133	133	101	101	101	133	133
72921	131	157	131	128	117	131	131	117	117	117	131	131
72923	131	131	131	112	115	131	131	115	115	115	131	131
72926	125	154	125	183	163	125	125	163	163	163	125	125
72927	181	166	181	145	169	181	181	169	169	169	181	181

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72928	181	166	181	185	169	181	181	169	169	169	181	181
72930	181	160	181	185	174	181	181	174	174	174	181	181
72932	131	156	131	128	166	131	131	166	166	166	131	131
72933	181	155	181	185	169	181	181	169	169	169	181	181
72934	129	156	129	128	166	129	129	166	166	166	129	129
72935	131	157	131	128	117	131	131	117	117	117	131	131
72936	131	155	131	112	115	131	131	115	115	115	131	131
72937	181	155	181	121	115	181	181	115	115	115	181	181
72938	181	155	181	112	115	181	181	115	115	115	181	181
72940	131	155	131	112	163	131	131	163	163	163	131	131
72941	131	155	131	128	115	131	131	115	115	115	131	131
72943	181	166	181	185	169	181	181	169	169	169	181	181
72944	181	155	181	145	163	181	181	163	163	163	181	181
72945	131	155	131	112	163	131	131	163	163	163	131	131
72946	129	157	129	128	166	129	129	166	166	166	129	129
72947	129	157	129	128	174	129	129	174	174	174	129	129
72948	131	156	131	128	166	131	131	166	166	166	131	131
72949	167	160	167	178	174	167	167	174	174	174	167	167
72950	125	154	125	183	163	125	125	163	163	163	125	125
72951	181	166	181	185	169	181	181	169	169	169	181	181
72952	131	156	131	128	166	131	131	166	166	166	131	131
72955	131	156	131	128	166	131	131	166	166	166	131	131
72956	132	119	132	129	117	132	132	117	117	117	132	132
72958	125	154	125	183	163	125	125	163	163	163	125	125
72959	129	156	129	118	166	129	129	166	166	166	129	129
FullTimer	99	99	99	99	99	99	99	99	99	99	99	99

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.021	1.002	1.093	1.302	1.048	0.925	0.912	0.985	1.000	1.000	1.000	1.000
100	1.260	1.104	1.274	0.835	0.933	0.977	1.013	0.958	1.000	1.000	1.000	1.000
101	1.552	1.145	1.173	0.911	0.964	1.080	1.064	0.958	1.000	1.000	1.000	1.000
102	1.323	0.910	0.998	0.835	1.069	1.131	1.114	0.958	1.000	1.000	1.000	1.000
103	1.146	1.104	0.944	0.781	0.996	1.028	1.013	0.958	1.000	1.000	1.000	1.000
104	1.469	1.022	1.222	0.814	1.022	1.234	1.130	0.958	1.000	1.000	1.000	1.000
105	1.229	1.124	1.292	1.058	0.964	1.089	1.181	0.958	1.000	1.000	1.000	1.000
106	1.458	1.155	1.047	0.792	0.985	0.977	0.962	0.958	1.000	1.000	1.000	1.000
107	1.333	0.981	1.045	0.814	0.975	1.028	1.064	1.109	1.000	1.000	1.000	1.000
108	1.375	0.818	1.361	0.732	1.153	1.190	1.064	1.058	1.000	1.000	1.000	1.000
109	1.198	1.175	0.989	0.814	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
110	1.250	0.961	1.061	0.955	1.038	1.028	0.998	0.907	1.000	1.000	1.000	1.000
111	0.990	1.022	1.143	0.828	1.027	1.080	0.980	0.907	1.000	1.000	1.000	1.000
112	1.219	1.032	1.093	0.955	1.006	1.028	1.003	0.907	1.000	1.000	1.000	1.000
113	1.021	1.094	1.140	0.814	0.922	0.987	0.973	0.958	1.000	1.000	1.000	1.000
114	1.010	1.186	1.031	1.030	0.901	1.028	1.013	0.958	1.000	1.000	1.000	1.000
115	1.302	1.165	1.014	0.911	0.954	1.028	1.013	0.907	1.000	1.000	1.000	1.000
116	1.156	1.226	1.272	0.879	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
117	1.031	1.063	1.108	0.900	1.027	0.977	1.013	0.958	1.000	1.000	1.000	1.000
118	1.146	1.032	1.071	0.955	0.996	1.028	1.013	1.008	1.000	1.000	1.000	1.000
119	1.375	1.002	1.100	0.868	1.111	1.028	1.013	0.958	1.000	1.000	1.000	1.000
120	1.094	0.858	1.052	0.911	1.111	0.977	1.064	1.008	1.000	1.000	1.000	1.000
121	0.875	1.104	0.974	0.965	1.059	1.020	0.980	0.958	1.000	1.000	1.000	1.000
122	0.859	1.267	0.984	0.781	1.080	0.963	0.986	1.008	1.000	1.000	1.000	1.000
123	0.849	1.196	0.923	1.030	0.964	1.074	0.942	1.008	1.000	1.000	1.000	1.000
124	0.844	1.206	1.033	0.922	1.027	0.953	0.980	0.958	1.000	1.000	1.000	1.000
125	0.792	1.012	0.952	1.237	1.059	1.025	0.980	1.008	1.000	1.000	1.000	1.000
126	0.802	1.134	1.011	1.128	1.237	0.977	0.962	1.109	1.000	1.000	1.000	1.000
127	0.979	0.797	0.927	1.110	1.122	0.955	0.962	1.008	1.000	1.000	1.000	1.000
128	0.990	1.114	0.994	1.106	1.143	0.952	1.004	1.008	1.000	1.000	1.000	1.000
129	0.937	1.042	0.974	1.063	1.090	1.028	0.993	0.958	1.000	1.000	1.000	1.000

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
130	0.990	0.961	0.953	1.106	1.090	1.028	1.013	1.008	1.000	1.000	1.000	1.000
131	0.948	1.104	0.944	0.922	1.090	1.028	1.013	1.058	1.000	1.000	1.000	1.000
132	1.021	1.042	1.021	0.879	1.101	1.028	1.013	1.109	1.000	1.000	1.000	1.000
133	1.010	0.991	0.924	1.030	1.122	1.028	1.013	1.058	1.000	1.000	1.000	1.000
134	0.906	0.807	1.067	1.039	1.059	0.977	0.962	1.058	1.000	1.000	1.000	1.000
135	0.943	0.726	1.021	1.047	1.048	1.028	0.962	1.058	1.000	1.000	1.000	1.000
136	0.875	0.961	1.023	1.085	0.933	0.977	0.962	1.109	1.000	1.000	1.000	1.000
137	0.875	0.981	1.103	1.063	1.080	0.977	0.962	1.008	1.000	1.000	1.000	1.000
138	0.979	0.869	1.192	1.052	1.237	0.977	0.962	1.260	1.000	1.000	1.000	1.000
139	1.135	0.797	1.073	1.023	1.216	0.977	0.962	1.260	1.000	1.000	1.000	1.000
140	0.969	0.675	1.133	1.128	1.153	1.156	1.155	1.260	1.000	1.000	1.000	1.000
141	0.885	1.216	1.029	1.150	1.205	1.028	1.013	1.310	1.000	1.000	1.000	1.000
142	0.969	1.226	1.161	1.041	1.195	1.080	0.996	1.159	1.000	1.000	1.000	1.000
143	0.906	0.981	0.974	1.096	0.975	1.028	0.980	1.210	1.000	1.000	1.000	1.000
144	1.229	0.971	1.143	1.432	1.048	1.225	1.155	1.008	1.000	1.000	1.000	1.000
145	1.031	0.961	1.039	1.128	0.996	1.080	1.064	1.058	1.000	1.000	1.000	1.000
146	0.979	1.114	1.350	1.476	1.080	1.028	1.013	1.008	1.000	1.000	1.000	1.000
147	0.990	1.053	1.056	1.215	1.143	1.028	1.013	1.159	1.000	1.000	1.000	1.000
148	1.062	1.032	1.202	1.117	1.038	1.028	1.013	1.159	1.000	1.000	1.000	1.000
149	0.823	1.063	1.055	1.650	1.132	1.028	0.980	1.058	1.000	1.000	1.000	1.000
150	0.896	0.940	1.050	1.356	1.122	1.028	1.013	1.008	1.000	1.000	1.000	1.000
151	0.891	0.756	1.021	1.562	0.954	1.028	0.962	1.008	1.000	1.000	1.000	1.000
152	1.172	1.094	1.118	1.432	1.101	1.130	1.064	1.008	1.000	1.000	1.000	1.000
153	1.052	0.746	1.063	1.584	1.132	1.028	0.980	1.008	1.000	1.000	1.000	1.000
154	0.859	0.869	1.014	1.356	1.132	1.025	0.992	1.058	1.000	1.000	1.000	1.000
155	0.979	0.981	1.061	1.161	0.985	1.080	1.013	0.958	1.000	1.000	1.000	1.000
156	0.885	1.104	1.161	1.462	1.059	1.174	1.163	1.058	1.000	1.000	1.000	1.000
157	0.812	0.961	1.053	1.736	1.132	0.963	0.962	1.109	1.000	1.000	1.000	1.000
158	0.896	0.869	1.147	1.551	1.038	1.028	1.013	1.109	1.000	1.000	1.000	1.000
159	1.000	0.899	1.268	1.388	1.069	1.080	1.064	1.159	1.000	1.000	1.000	1.000
160	0.948	0.869	1.080	1.464	1.153	1.065	1.064	1.260	1.000	1.000	1.000	1.000

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
161	1.000	0.787	1.109	1.811	1.027	1.028	1.013	1.109	1.000	1.000	1.000	1.000
162	1.167	0.756	0.944	1.552	1.059	1.080	1.064	1.058	1.000	1.000	1.000	1.000
163	1.302	0.869	1.242	1.564	0.912	1.080	1.064	1.008	1.000	1.000	1.000	1.000
164	1.531	0.838	1.296	1.323	0.954	1.080	1.064	1.008	1.000	1.000	1.000	1.000
165	1.198	0.899	1.194	1.464	0.985	0.954	1.013	0.958	1.000	1.000	1.000	1.000
166	1.021	0.869	1.113	1.182	1.080	0.960	1.013	1.008	1.000	1.000	1.000	1.000
167	0.896	0.848	0.974	1.269	1.006	0.925	0.962	1.058	1.000	1.000	1.000	1.000
168	0.844	0.940	0.952	1.215	1.048	1.016	0.980	1.008	1.000	1.000	1.000	1.000
169	0.812	0.858	0.956	1.432	0.807	1.027	0.988	1.361	1.000	1.000	1.000	1.000
170	0.901	0.950	0.938	1.681	0.933	0.946	0.962	0.958	1.000	1.000	1.000	1.000
171	0.823	0.961	0.974	0.829	0.954	0.960	0.983	1.058	1.000	1.000	1.000	1.000
172	0.854	0.981	0.884	1.388	1.069	0.952	0.980	1.058	1.000	1.000	1.000	1.000
173	0.948	1.042	0.974	1.627	0.839	0.953	1.004	1.008	1.000	1.000	1.000	1.000
174	0.979	0.940	0.974	1.475	0.912	0.952	1.004	0.958	1.000	1.000	1.000	1.000
175	0.969	1.002	1.014	1.464	0.849	0.952	0.962	0.958	1.000	1.000	1.000	1.000
176	1.021	0.879	1.043	1.112	1.132	0.952	0.962	1.008	1.000	1.000	1.000	1.000
177	0.990	0.910	1.043	1.193	0.922	0.958	0.962	1.008	1.000	1.000	1.000	1.000
178	1.000	0.981	0.974	1.117	1.143	0.952	1.004	1.159	1.000	1.000	1.000	1.000
179	0.979	0.910	1.043	1.540	1.006	0.817	1.004	0.958	1.000	1.000	1.000	1.000
180	0.979	0.858	0.953	1.638	1.038	0.955	1.004	1.008	1.000	1.000	1.000	1.000
181	0.885	1.002	0.938	1.586	1.059	1.028	1.013	1.058	1.000	1.000	1.000	1.000
182	1.031	0.920	1.113	1.202	1.038	0.977	0.962	1.058	1.000	1.000	1.000	1.000
183	0.990	0.920	0.954	1.323	1.090	1.028	0.985	1.109	1.000	1.000	1.000	1.000
184	0.958	0.879	0.957	1.041	1.069	0.977	0.962	1.058	1.000	1.000	1.000	1.000
185	1.135	0.756	1.248	1.128	0.985	1.089	1.114	1.008	1.000	1.000	1.000	1.000
186	0.948	0.746	1.057	1.323		1.028	1.013				1.000	1.000
187	1.260	0.991	1.012	1.247		0.977	0.962				1.000	1.000
188	0.979	0.838	1.272	1.193		0.977	0.962				1.000	1.000
189	1.250	0.873	1.212	1.464		1.069	1.205				1.000	1.000
190	1.229	0.922	1.053	1.302		1.028	1.013				1.000	1.000
191	1.146		1.097	1.573		1.080	1.064				1.000	1.000



American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
192	1.021		0.924	1.410		1.028	1.064				1.000	1.000
193	0.969		1.154	1.388		0.977	0.980				1.000	1.000
194	1.260		1.077	1.280		1.080	1.064				1.000	1.000

# NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-AA-11-0293
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A N/A
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	Company Name	Company NAIC Number
3.	A. American National Property And Casualty Company	B. 408-28401

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Personal Auto	B. Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Auto BI	2.2%	-0.6%					
Auto PD	9.9%	9.8%					
Auto Med	-2.2%	0%					
Auto UMBI	9.5%	12.1%					
Auto UIMBI	69.3%	16.5%					
Auto UMPD	-38.1%	-3.5%					
Auto Comp	32.3%	8.6%					
Auto Coll	-12.1%	-0.9%					
TOTAL OVERALL EFFECT	4.0%	3.3%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2010	5,628	0.0%	10/28/2010	7,749	4,239	54.7%	56.2%
2010	6,568	7.80%	1/6/2010	7,183	4,187	58.3%	62.1%
2009	6,448	1.00%	6/15/2009	6,744	5,073	75.2%	71.1%
2008	6,305	-3.00%	5/14/2008	6,908	6,160	89.2%	65.0%
2007	6,203	-1.30%	4/15/2007	6,538	4,477	68.5%	63.6%
2006	6,074	-4.00%	7/15/2006	6,855	4,402	64.2%	63.5%
2005	6,011	-3.10%	9/1/2005	7,091	3,297	46.5%	53.6%

7.

Expense Constants	Selected Provisions liab ph dam	
A. Total Production Expense	15.9%	16.8%
B. General Expense	1.4%	1.8%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	11.5%	3.5%
E. Other: Incurred ULAE	5.1%	7.0%
F. TOTAL	36.9%	32.1%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 26% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

10. -31% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):

PC RLC

# NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-AA-11-0293
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A N/A
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Company Name		Company NAIC Number	
3.	A. American National General Insurance Company	B.	408-39942

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. Personal Auto	B.	Private Passenger Auto

5.							
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Auto BI	2.2%	-0.4%					
Auto PD	9.9%	1.8%					
Auto Med	-2.2%	0.5%					
Auto UMBI	9.5%	15.8%					
Auto UIMBI	69.3%	3.1%					
Auto UMPD	-38.1%	-3.8%					
Auto Comp	32.3%	9.1%					
Auto Coll	-12.1%	10.6%					
TOTAL OVERALL EFFECT	4.0%	3.9%					

6. 5 Year History Rate Change History								7.		
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions liab ph dam	
2010	221	-1.80%	10/28/2010	423	317	74.9%	64.1%	A. Total Production Expense	15.9%	16.8%
2010	533	8.30%	1/6/2010	635	437	68.8%	79.9%	B. General Expense	1.4%	1.8%
2009	439	1.40%	6/15/2009	497	483	97.2%	76.0%	C. Taxes, License & Fees	3.0%	3.0%
2008	310	-30.70%	5/14/2008	292	182	62.4%	59.7%	D. Underwriting Profit & Contingencies	11.5%	3.5%
2007	218	-2.10%	4/15/2007	280	58	20.7%	56.0%	E. Other: Incurred ULAE	5.1%	7.0%
2006	224	-4.00%	7/15/2006	373	432	115.7%	60.5%	F. TOTAL	36.9%	32.1%
2005	267	0.00%	9/1/2005	484	146	30.2%	60.8%			

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 22% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. -11% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): \_\_\_\_\_

PC RLC

American National Property And Casualty Company  
Motorcycle Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
	232	155	50	79	281	19	50	8	7	18	8	12

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
71601	108	109	108	166	142	108	108	142	142	142	108	108
71602	189	108	189	166	142	189	189	142	142	142	189	189
71603	108	108	108	166	143	108	108	143	143	143	108	108
71630	192	168	192	182	176	192	192	176	176	176	192	192
71631	186	167	186	153	150	186	186	150	150	150	186	186
71635	140	187	140	180	126	140	140	126	126	126	140	140
71638	192	168	192	182	176	192	192	176	176	176	192	192
71639	148	168	148	182	176	148	148	176	176	176	148	148
71640	192	187	192	182	150	192	192	150	150	150	192	192
71642	141	187	141	182	150	141	141	150	150	150	141	141
71643	148	168	148	153	176	148	148	176	176	176	148	148
71644	148	168	148	153	176	148	148	176	176	176	148	148
71646	140	187	140	182	126	140	140	126	126	126	140	140
71647	150	167	150	153	150	150	150	150	150	150	150	150
71651	186	167	186	153	150	186	186	150	150	150	186	186
71652	150	167	150	153	168	150	150	168	168	168	150	150
71653	192	187	192	182	150	192	192	150	150	150	192	192
71654	192	168	192	182	176	192	192	176	176	176	192	192
71655	141	145	141	179	150	141	141	150	150	150	141	141
71656	141	145	141	179	150	141	141	150	150	150	141	141
71658	192	187	192	182	150	192	192	150	150	150	192	192
71659	108	109	108	166	142	108	108	142	142	142	108	108
71660	186	167	186	153	168	186	186	168	168	168	186	186
71661	192	187	192	182	150	192	192	150	150	150	192	192
71662	192	168	192	182	176	192	192	176	176	176	192	192
71663	192	187	192	182	150	192	192	150	150	150	192	192
71665	150	167	150	153	167	150	150	167	167	167	150	150
71666	192	168	192	182	176	192	192	176	176	176	192	192
71667	148	168	148	153	143	148	148	143	143	143	148	148
71670	148	168	148	182	176	148	148	176	176	176	148	148
71671	150	167	150	153	150	150	150	150	150	150	150	150

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71674	148	168	148	182	176	148	148	176	176	176	148	148
71675	141	167	141	153	150	141	141	150	150	150	141	141
71676	192	187	192	182	150	192	192	150	150	150	192	192
71677	148	168	148	182	176	148	148	176	176	176	148	148
71678	148	168	148	153	176	148	148	176	176	176	148	148
71701	143	134	143	175	168	143	143	168	168	168	143	143
71720	186	134	186	181	168	186	186	168	168	168	186	186
71721	149	163	149	176	128	149	149	128	128	128	149	149
71722	149	163	149	151	128	149	149	128	128	128	149	149
71724	139	110	139	173	153	139	139	153	153	153	139	139
71725	150	167	150	153	167	150	150	167	167	167	150	150
71726	149	134	149	151	168	149	149	168	168	168	149	149
71728	149	163	149	176	128	149	149	128	128	128	149	149
71730	139	110	139	173	153	139	139	153	153	153	139	139
71740	134	162	134	174	146	134	134	146	146	146	134	134
71742	186	167	186	181	168	186	186	168	168	168	186	186
71743	149	163	149	176	128	149	149	128	128	128	149	149
71744	186	134	186	181	168	186	186	168	168	168	186	186
71745	186	167	186	181	150	186	186	150	150	150	186	186
71747	186	167	186	180	153	186	186	153	153	153	186	186
71748	150	167	150	181	168	150	150	168	168	168	150	150
71749	139	110	139	174	153	139	139	153	153	153	139	139
71750	139	110	139	173	153	139	139	153	153	153	139	139
71751	186	110	186	181	168	186	186	168	168	168	186	186
71752	193	162	193	151	146	193	193	146	146	146	193	193
71753	134	140	134	174	146	134	134	146	146	146	134	134
71758	139	110	139	181	168	139	139	168	168	168	139	139
71759	139	110	139	173	153	139	139	153	153	153	139	139
71762	139	110	139	181	168	139	139	168	168	168	139	139
71763	150	167	150	153	168	150	150	168	168	168	150	150
71764	193	162	193	151	168	193	193	168	168	168	193	193

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
71765	186	167	186	180	153	186	186	153	153	153	186	186
71766	186	167	186	181	168	186	186	168	168	168	186	186
71770	193	162	193	151	146	193	193	146	146	146	193	193
71772	149	163	149	176	128	149	149	128	128	128	149	149
71801	138	138	138	172	129	138	138	129	129	129	138	138
71820	136	161	136	159	144	136	136	144	144	144	136	136
71822	136	161	136	159	144	136	136	144	144	144	136	136
71823	136	161	136	152	144	136	136	144	144	144	136	136
71825	149	188	149	152	128	149	149	128	128	128	149	149
71826	193	162	193	151	146	193	193	146	146	146	193	193
71827	193	162	193	151	146	193	193	146	146	146	193	193
71828	149	163	149	151	128	149	149	128	128	128	149	149
71831	136	188	136	152	128	136	136	128	128	128	136	136
71832	135	161	135	159	130	135	135	130	130	130	135	135
71833	126	188	126	152	130	126	126	130	130	130	126	126
71834	149	162	149	151	146	149	149	146	146	146	149	149
71835	149	163	149	151	128	149	149	128	128	128	149	149
71836	135	161	135	159	144	135	135	144	144	144	135	135
71837	116	111	116	151	146	116	116	146	146	146	116	116
71838	136	188	136	152	128	136	136	128	128	128	136	136
71839	116	162	116	151	146	116	116	146	146	146	116	116
71840	116	111	116	151	146	116	116	146	146	146	116	116
71841	137	161	137	159	130	137	137	130	130	130	137	137
71842	135	161	135	159	144	135	135	144	144	144	135	135
71845	193	162	193	151	146	193	193	146	146	146	193	193
71846	136	161	136	152	144	136	136	144	144	144	136	136
71847	149	188	149	152	128	149	149	128	128	128	149	149
71851	136	188	136	152	144	136	136	144	144	144	136	136
71852	126	188	126	152	144	126	126	144	144	144	126	126
71853	136	188	136	152	144	136	136	144	144	144	136	136
71854	116	111	116	170	133	116	116	133	133	133	116	116

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Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
71855	126	188	126	152	128	126	126	128	128	128	126	126
71857	149	163	149	176	128	149	149	128	128	128	149	149
71858	193	163	193	151	128	193	193	128	128	128	193	193
71859	136	188	136	159	144	136	136	144	144	144	136	136
71860	193	162	193	151	146	193	193	146	146	146	193	193
71861	193	162	193	174	146	193	193	146	146	146	193	193
71862	136	188	136	152	128	136	136	128	128	128	136	136
71864	193	163	193	151	128	193	193	128	128	128	193	193
71865	136	161	136	159	144	136	136	144	144	144	136	136
71866	135	161	135	159	144	135	135	144	144	144	135	135
71901	165	105	165	131	136	165	165	136	136	136	165	165
71909	114	150	114	130	132	114	114	132	132	132	114	114
71913	166	104	166	132	136	166	166	136	136	136	166	166
71920	151	164	151	152	131	151	151	131	131	131	151	151
71921	151	164	151	152	131	151	151	131	131	131	151	151
71922	149	163	149	152	131	149	149	131	131	131	149	149
71923	184	139	184	176	134	184	184	134	134	134	184	184
71929	113	164	113	143	131	113	113	131	131	131	113	113
71932	137	161	137	169	145	137	137	145	145	145	137	137
71933	151	164	151	152	132	151	151	132	132	132	151	151
71935	151	164	151	152	132	151	151	132	132	132	151	151
71937	137	161	137	159	145	137	137	145	145	145	137	137
71940	149	163	149	152	131	149	149	131	131	131	149	149
71941	142	164	142	177	127	142	142	127	127	127	142	142
71942	142	164	142	177	127	142	142	127	127	127	142	142
71943	151	164	151	152	131	151	151	131	131	131	151	151
71944	137	161	137	159	130	137	137	130	130	130	137	137
71945	137	161	137	159	145	137	137	145	145	145	137	137
71949	114	152	114	130	132	114	114	132	132	132	114	114
71950	151	164	151	152	131	151	151	131	131	131	151	151
71952	151	188	151	152	131	151	151	131	131	131	151	151



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Coverage ZipCode	BI Sector	PD Sector	MED Sector	COMP Sector	COLL Sector	UMBI Sector	UIMBI Sector	UMPD Sector	TOW Sector	RR Sector	AD&D Sector	INC LOSS Sector
71953	137	161	137	169	145	137	137	145	145	145	137	137
71956	113	152	113	130	132	113	113	132	132	132	113	113
71957	151	189	151	152	132	151	151	132	132	132	151	151
71958	149	188	149	152	131	149	149	131	131	131	149	149
71959	149	188	149	152	131	149	149	131	131	131	149	149
71960	151	189	151	152	132	151	151	132	132	132	151	151
71961	151	189	151	152	132	151	151	132	132	132	151	151
71962	149	163	149	152	131	149	149	131	131	131	149	149
71964	113	164	113	143	132	113	113	132	132	132	113	113
71965	151	189	151	152	132	151	151	132	132	132	151	151
71966	151	189	151	152	132	151	151	132	132	132	151	151
71968	113	152	113	143	132	113	113	132	132	132	113	113
71969	151	189	151	152	132	151	151	132	132	132	151	151
71970	151	189	151	152	132	151	151	132	132	132	151	151
71971	137	161	137	152	130	137	137	130	130	130	137	137
71972	137	161	137	159	145	137	137	145	145	145	137	137
71973	137	161	137	159	130	137	137	130	130	130	137	137
71998	184	139	184	176	134	184	184	134	134	134	184	184
71999	184	139	184	176	134	184	184	134	134	134	184	184
72001	123	152	123	184	169	123	123	169	169	169	123	123
72002	112	149	112	119	135	112	112	135	135	135	112	112
72003	155	176	155	146	149	155	155	149	149	149	155	155
72004	188	147	188	167	149	188	188	149	149	149	188	188
72005	152	183	152	194	181	152	152	181	181	181	152	152
72006	161	183	161	191	181	161	161	181	181	181	161	161
72007	110	128	110	147	184	110	110	184	184	184	110	110
72010	145	182	145	190	155	145	145	155	155	155	145	145
72011	183	149	183	142	167	183	183	167	167	167	183	183
72012	110	175	110	147	177	110	110	177	177	177	110	110
72013	158	179	158	188	151	158	158	151	151	151	158	158
72014	161	183	161	191	183	161	161	183	183	183	161	161

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72015	183	102	183	116	162	183	183	162	162	162	183	183
72016	123	152	123	184	164	123	123	164	164	164	123	123
72017	153	177	153	162	183	153	153	183	183	183	153	153
72019	183	102	183	116	172	183	183	172	172	172	183	183
72020	161	182	161	190	181	161	161	181	181	181	161	161
72021	153	177	153	162	183	153	153	183	183	183	153	153
72022	112	102	112	119	135	112	112	135	135	135	112	112
72023	110	128	110	133	156	110	110	156	156	156	110	110
72024	153	177	153	139	184	153	153	184	184	184	153	153
72025	125	165	125	184	169	125	125	169	169	169	125	125
72026	155	176	155	162	149	155	155	149	149	149	155	155
72027	158	179	158	188	173	158	158	173	173	173	158	158
72028	158	179	158	188	173	158	158	173	173	173	158	158
72029	155	176	155	162	182	155	155	182	182	182	155	155
72030	158	179	158	188	173	158	158	173	173	173	158	158
72031	158	179	158	188	173	158	158	173	173	173	158	158
72032	121	100	121	120	164	121	121	164	164	164	121	121
72034	121	100	121	120	164	121	121	164	164	164	121	121
72035	121	100	121	120	164	121	121	164	164	164	121	121
72036	153	177	153	191	183	153	153	183	183	183	153	153
72037	109	147	109	167	149	109	109	149	149	149	109	109
72038	155	176	155	162	149	155	155	149	149	149	155	155
72039	154	179	154	148	173	154	154	173	173	173	154	154
72040	153	177	153	191	183	153	153	183	183	183	153	153
72041	153	177	153	162	183	153	153	183	183	183	153	153
72042	155	176	155	146	149	155	155	149	149	149	155	155
72043	161	183	161	194	181	161	161	181	181	181	161	161
72044	158	174	158	189	151	158	158	151	151	151	158	158
72045	154	175	154	189	177	154	154	177	177	177	154	154
72046	109	147	109	167	149	109	109	149	149	149	109	109
72047	154	175	154	148	175	154	154	175	175	175	154	154

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72048	155	176	155	162	182	155	155	182	182	182	155	155
72051	157	185	157	154	125	157	157	125	125	125	157	157
72052	145	175	145	147	155	145	145	155	155	155	145	145
72053	163	115	163	134	140	163	163	140	140	140	163	163
72055	155	176	155	162	149	155	155	149	149	149	155	155
72057	111	151	111	166	167	111	111	167	167	167	111	111
72058	154	173	154	148	175	154	154	175	175	175	154	154
72059	161	183	161	191	181	161	161	181	181	181	161	161
72060	153	177	153	191	183	153	153	183	183	183	153	153
72061	154	173	154	148	175	154	154	175	175	175	154	154
72063	158	179	158	188	173	158	158	173	173	173	158	158
72064	153	177	153	162	183	153	153	183	183	183	153	153
72065	163	149	163	142	167	163	163	167	167	167	163	163
72066	110	177	110	191	184	110	110	184	184	184	110	110
72067	158	174	158	189	151	158	158	151	151	151	158	158
72068	153	118	153	147	155	153	153	155	155	155	153	153
72069	155	176	155	161	182	155	155	182	182	182	155	155
72070	123	152	123	184	169	123	123	169	169	169	123	123
72072	109	147	109	146	149	109	109	149	149	149	109	109
72073	188	147	188	146	149	188	188	149	149	149	188	188
72074	153	177	153	191	183	153	153	183	183	183	153	153
72075	161	183	161	194	181	161	161	181	181	181	161	161
72076	100	103	100	111	157	100	100	157	157	157	100	100
72079	111	190	111	167	167	111	111	167	167	167	111	111
72080	158	179	158	188	173	158	158	173	173	173	158	158
72081	145	182	145	190	155	145	145	155	155	155	145	145
72082	145	118	145	190	155	145	145	155	155	155	145	145
72083	109	147	109	139	149	109	109	149	149	149	109	109
72084	150	151	150	142	167	150	150	167	167	167	150	150
72085	145	118	145	147	155	145	145	155	155	155	145	145
72086	110	171	110	139	184	110	110	184	184	184	110	110

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72087	114	150	114	184	172	114	114	172	172	172	114	114
72088	158	174	158	188	151	158	158	151	151	151	158	158
72099	100	103	100	111	157	100	100	157	157	157	100	100
72101	161	183	161	191	183	161	161	183	183	183	161	161
72102	145	175	145	147	177	145	145	177	177	177	145	145
72103	112	149	112	119	135	112	112	135	135	135	112	112
72104	142	135	142	177	127	142	142	127	127	127	142	142
72105	142	135	142	177	127	142	142	127	127	127	142	142
72106	121	146	121	120	164	121	121	164	164	164	121	121
72107	121	173	121	184	175	121	121	175	175	175	121	121
72108	153	177	153	162	183	153	153	183	183	183	153	153
72110	123	172	123	145	175	123	123	175	175	175	123	123
72111	154	175	154	189	177	154	154	177	177	177	154	154
72112	161	183	161	194	181	161	161	181	181	181	161	161
72113	187	146	187	115	158	187	187	158	158	158	187	187
72114	104	122	104	139	138	104	104	138	138	138	104	104
72116	162	121	162	115	161	162	162	161	161	161	162	162
72117	100	121	100	139	159	100	100	159	159	159	100	100
72118	106	124	106	115	158	106	106	158	158	158	106	106
72120	194	123	194	110	159	194	194	159	159	159	194	194
72121	158	182	158	190	155	158	158	155	155	155	158	158
72122	151	152	151	184	172	151	151	172	172	172	151	151
72123	161	183	161	191	183	161	161	183	183	183	161	161
72125	123	152	123	184	169	123	123	169	169	169	123	123
72126	151	152	151	183	169	151	151	169	169	169	151	151
72127	121	173	121	184	175	121	121	175	175	175	121	121
72128	111	151	111	142	167	111	111	167	167	167	111	111
72129	111	151	111	142	167	111	111	167	167	167	111	111
72130	158	174	158	189	125	158	158	125	125	125	158	158
72131	154	174	154	189	151	154	154	151	151	151	154	154
72132	111	190	111	167	167	111	111	167	167	167	111	111

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72133	188	147	188	162	149	188	188	149	149	149	188	188
72134	155	176	155	162	149	155	155	149	149	149	155	155
72135	107	141	107	184	147	107	107	147	147	147	107	107
72136	154	175	154	189	151	154	154	151	151	151	154	154
72137	154	175	154	189	151	154	154	151	151	151	154	154
72139	145	182	145	190	155	145	145	155	155	155	145	145
72140	155	176	155	162	182	155	155	182	182	182	155	155
72141	158	179	158	188	173	158	158	173	173	173	158	158
72142	109	147	109	139	184	109	109	184	184	184	109	109
72143	145	118	145	147	155	145	145	155	155	155	145	145
72149	145	118	145	147	155	145	145	155	155	155	145	145
72150	111	151	111	142	167	111	111	167	167	167	111	111
72152	188	147	188	167	149	188	188	149	149	149	188	188
72153	158	174	158	188	151	158	158	151	151	151	158	158
72156	158	179	158	145	173	158	158	173	173	173	158	158
72157	158	179	158	188	173	158	158	173	173	173	158	158
72158	183	102	183	116	162	183	183	162	162	162	183	183
72160	188	147	188	146	149	188	188	149	149	149	188	188
72164	163	115	163	134	140	163	163	140	140	140	163	163
72165	161	182	161	190	152	161	161	152	152	152	161	161
72166	155	176	155	162	182	155	155	182	182	182	155	155
72167	183	102	183	142	167	183	183	167	167	167	183	183
72168	188	147	188	167	149	188	188	149	149	149	188	188
72169	161	183	161	194	181	161	161	181	181	181	161	161
72170	188	177	188	162	149	188	188	149	149	149	188	188
72173	154	175	154	133	177	154	154	177	177	177	154	154
72175	188	147	188	167	149	188	188	149	149	149	188	188
72176	110	128	110	139	184	110	110	184	184	184	110	110
72178	145	118	145	147	155	145	145	155	155	155	145	145
72179	158	182	158	190	151	158	158	151	151	151	158	158
72180	163	149	163	142	167	163	163	167	167	167	163	163

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72181	154	173	154	148	175	154	154	175	175	175	154	154
72182	188	147	188	167	149	188	188	149	149	149	188	188
72183	163	115	163	134	140	163	163	140	140	140	163	163
72199	106	124	106	115	159	106	106	159	159	159	106	106
72201	104	115	104	134	138	104	104	138	138	138	104	104
72202	104	115	104	134	138	104	104	138	138	138	104	104
72204	164	114	164	123	139	164	164	139	139	139	164	164
72205	102	116	102	117	160	102	102	160	160	160	102	102
72206	163	115	163	134	140	163	163	140	140	140	163	163
72207	102	116	102	117	148	102	102	148	148	148	102	102
72209	101	106	101	124	141	101	101	141	141	141	101	101
72210	107	141	107	100	147	107	107	147	147	147	107	107
72211	103	142	103	109	148	103	103	148	148	148	103	103
72212	103	142	103	109	148	103	103	148	148	148	103	103
72223	107	141	107	109	147	107	107	147	147	147	107	107
72227	103	116	103	122	148	103	103	148	148	148	103	103
72301	119	126	119	125	108	119	119	108	108	108	119	119
72310	117	125	117	144	154	117	117	154	154	154	117	117
72311	105	177	105	161	183	105	105	183	183	183	105	105
72312	105	170	105	149	182	105	105	182	182	182	105	105
72313	147	178	147	144	178	147	147	178	178	178	147	147
72315	117	125	117	160	154	117	117	154	154	154	117	117
72320	120	178	120	192	178	120	120	178	178	178	120	120
72321	147	125	147	144	154	147	147	154	154	154	147	147
72322	120	136	120	191	107	120	120	107	107	107	120	120
72324	152	181	152	193	183	152	152	183	183	183	152	152
72325	147	178	147	144	108	147	147	108	108	108	147	147
72326	120	136	120	191	107	120	120	107	107	107	120	120
72327	119	178	119	192	108	119	119	108	108	108	119	119
72328	155	176	155	161	182	155	155	182	182	182	155	155
72329	147	178	147	144	109	147	147	109	109	109	147	147

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72330	147	178	147	144	109	147	147	109	109	109	147	147
72331	191	178	191	192	178	191	191	178	178	178	191	191
72332	119	178	119	192	178	119	119	178	178	178	119	119
72333	155	176	155	161	182	155	155	182	182	182	155	155
72335	115	136	115	165	107	115	115	107	107	107	115	115
72338	147	178	147	144	178	147	147	178	178	178	147	147
72339	147	178	147	144	108	147	147	108	108	108	147	147
72340	120	177	120	191	183	120	120	183	183	183	120	120
72341	115	177	115	149	178	115	115	178	178	178	115	115
72342	105	170	105	161	182	105	105	182	182	182	105	105
72346	120	178	120	192	178	120	120	178	178	178	120	120
72347	152	183	152	193	183	152	152	183	183	183	152	152
72348	120	178	120	192	178	120	120	178	178	178	120	120
72350	147	178	147	144	178	147	147	178	178	178	147	147
72351	147	125	147	144	109	147	147	109	109	109	147	147
72352	105	170	105	149	182	105	105	182	182	182	105	105
72353	155	176	155	161	182	155	155	182	182	182	155	155
72354	147	181	147	144	109	147	147	109	109	109	147	147
72355	105	170	105	149	182	105	105	182	182	182	105	105
72358	147	125	147	144	154	147	147	154	154	154	147	147
72359	115	136	115	165	107	115	115	107	107	107	115	115
72360	120	177	120	149	183	120	120	183	183	183	120	120
72364	119	126	119	125	108	119	119	108	108	108	119	119
72365	152	181	152	193	109	152	152	109	109	109	152	152
72366	105	176	105	161	182	105	105	182	182	182	105	105
72367	155	176	155	161	182	155	155	182	182	182	155	155
72368	105	177	105	161	183	105	105	183	183	183	105	105
72369	105	176	105	161	182	105	105	182	182	182	105	105
72370	147	125	147	144	109	147	147	109	109	109	147	147
72372	120	177	120	191	107	120	120	107	107	107	120	120
72373	191	178	191	192	178	191	191	178	178	178	191	191

American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72374	105	176	105	161	182	105	105	182	182	182	105	105
72376	119	178	119	192	178	119	119	178	178	178	119	119
72377	152	181	152	193	109	152	152	109	109	109	152	152
72379	155	176	155	161	182	155	155	182	182	182	155	155
72383	105	176	105	161	182	105	105	182	182	182	105	105
72384	147	178	147	144	108	147	147	108	108	108	147	147
72386	152	178	152	144	178	152	152	178	178	178	152	152
72387	191	136	191	165	183	191	191	183	183	183	191	191
72389	105	176	105	161	182	105	105	182	182	182	105	105
72390	105	170	105	161	182	105	105	182	182	182	105	105
72391	147	125	147	144	109	147	147	109	109	109	147	147
72392	120	177	120	191	183	120	120	183	183	183	120	120
72394	120	178	120	192	178	120	120	178	178	178	120	120
72395	147	178	147	144	109	147	147	109	109	109	147	147
72396	191	136	191	165	183	191	191	183	183	183	191	191
72401	144	101	144	140	111	144	144	111	111	111	144	144
72404	190	101	190	126	112	190	190	112	112	112	190	190
72410	156	148	156	156	180	156	156	180	180	180	156	156
72411	118	181	118	141	112	118	118	112	112	112	118	118
72412	159	148	159	141	180	159	159	180	180	180	159	159
72413	156	180	156	157	179	156	156	179	179	179	156	156
72414	118	181	118	141	109	118	118	109	109	109	118	118
72415	156	184	156	150	180	156	156	180	180	180	156	156
72416	156	148	156	187	180	156	156	180	180	180	156	156
72417	144	181	144	141	112	144	144	112	112	112	144	144
72419	118	181	118	141	109	118	118	109	109	109	118	118
72421	152	148	152	194	181	152	152	181	181	181	152	152
72422	159	180	159	157	179	159	159	179	179	179	159	159
72424	159	180	159	157	179	159	159	179	179	179	159	159
72425	159	180	159	187	179	159	159	179	179	179	159	159
72426	118	181	118	144	109	118	118	109	109	109	118	118



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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72427	152	148	152	194	181	152	152	181	181	181	152	152
72428	118	181	118	144	109	118	118	109	109	109	118	118
72429	152	183	152	194	183	152	152	183	183	183	152	152
72430	159	180	159	158	179	159	159	179	179	179	159	159
72431	161	183	161	194	181	161	161	181	181	181	161	161
72432	152	181	152	193	181	152	152	181	181	181	152	152
72433	156	148	156	187	180	156	156	180	180	180	156	156
72434	156	184	156	150	180	156	156	180	180	180	156	156
72435	159	180	159	157	179	159	159	179	179	179	159	159
72436	159	180	159	141	179	159	159	179	179	179	159	159
72437	118	181	118	141	112	118	118	112	112	112	118	118
72438	117	181	117	144	109	117	117	109	109	109	117	117
72439	159	148	159	141	180	159	159	180	180	180	159	159
72440	160	184	160	156	180	160	160	180	180	180	160	160
72441	159	180	159	157	179	159	159	179	179	179	159	159
72442	118	181	118	144	109	118	118	109	109	109	118	118
72443	159	180	159	158	179	159	159	179	179	179	159	159
72444	156	180	156	157	179	156	156	179	179	179	156	156
72445	156	148	156	187	180	156	156	180	180	180	156	156
72447	118	181	118	141	109	118	118	109	109	109	118	118
72449	159	148	159	187	180	159	159	180	180	180	159	159
72450	185	117	185	141	110	185	185	110	110	110	185	185
72453	159	180	159	157	179	159	159	179	179	179	159	159
72454	159	180	159	158	179	159	159	179	179	179	159	159
72455	156	169	156	163	180	156	156	180	180	180	156	156
72456	159	180	159	157	179	159	159	179	179	179	159	159
72457	156	148	156	156	180	156	156	180	180	180	156	156
72458	156	184	156	156	180	156	156	180	180	180	156	156
72459	160	184	160	150	180	160	160	180	180	180	160	160
72460	156	184	156	150	180	156	156	180	180	180	156	156
72461	159	180	159	158	179	159	159	179	179	179	159	159

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72462	156	180	156	157	179	156	156	179	179	179	156	156
72464	159	180	159	158	179	159	159	179	179	179	159	159
72465	161	148	161	187	180	161	161	180	180	180	161	161
72466	160	184	160	150	180	160	160	180	180	180	160	160
72467	118	181	118	141	112	118	118	112	112	112	118	118
72469	160	184	160	156	180	160	160	180	180	180	160	160
72470	159	180	159	157	179	159	159	179	179	179	159	159
72471	160	148	160	194	181	160	160	181	181	181	160	160
72472	152	181	152	193	181	152	152	181	181	181	152	152
72473	160	148	160	194	181	160	160	181	181	181	160	160
72474	185	117	185	141	110	185	185	110	110	110	185	185
72475	152	183	152	194	183	152	152	183	183	183	152	152
72476	156	148	156	187	180	156	156	180	180	180	156	156
72478	156	180	156	157	179	156	156	179	179	179	156	156
72479	152	183	152	194	181	152	152	181	181	181	152	152
72482	160	184	160	150	185	160	160	185	185	185	160	160
72501	146	130	146	164	137	146	146	137	137	137	146	146
72512	157	186	157	156	152	157	157	152	152	152	157	157
72513	160	186	160	156	152	160	160	152	152	152	160	160
72515	157	186	157	150	185	157	157	185	185	185	157	157
72517	157	185	157	154	125	157	157	125	125	125	157	157
72519	124	185	124	154	125	124	124	125	125	125	124	124
72520	157	186	157	150	185	157	157	185	185	185	157	157
72521	160	184	160	156	152	160	160	152	152	152	160	160
72522	160	183	160	156	152	160	160	152	152	152	160	160
72523	158	182	158	190	152	158	158	152	152	152	158	158
72524	160	148	160	156	152	160	160	152	152	152	160	160
72526	146	130	146	164	137	146	146	137	137	137	146	146
72527	146	130	146	164	137	146	146	137	137	137	146	146
72528	157	185	157	154	125	157	157	125	125	125	157	157
72529	160	186	160	150	185	160	160	185	185	185	160	160

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Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72530	158	174	158	189	152	158	158	152	152	152	158	158
72531	157	186	157	150	185	157	157	185	185	185	157	157
72532	160	184	160	156	152	160	160	152	152	152	160	160
72533	157	185	157	154	125	157	157	125	125	125	157	157
72534	158	182	158	190	152	158	158	152	152	152	158	158
72536	157	186	157	154	152	157	157	152	152	152	157	157
72537	172	127	172	168	114	172	172	114	114	114	172	172
72538	157	186	157	150	185	157	157	185	185	185	157	157
72539	157	186	157	150	185	157	157	185	185	185	157	157
72540	157	185	157	154	152	157	157	152	152	152	157	157
72542	160	184	160	150	185	160	160	185	185	185	160	160
72543	145	174	145	189	151	145	145	151	151	151	145	145
72544	172	127	172	168	185	172	172	185	185	185	172	172
72545	145	174	145	189	151	145	145	151	151	151	145	145
72546	158	174	158	189	151	158	158	151	151	151	158	158
72550	158	182	158	154	152	158	158	152	152	152	158	158
72553	160	182	160	156	152	160	160	152	152	152	160	160
72554	160	186	160	150	185	160	160	185	185	185	160	160
72555	157	185	157	154	152	157	157	152	152	152	157	157
72556	157	185	157	154	152	157	157	152	152	152	157	157
72560	157	185	157	154	125	157	157	125	125	125	157	157
72561	157	185	157	154	152	157	157	152	152	152	157	157
72562	160	183	160	156	152	160	160	152	152	152	160	160
72564	161	182	161	156	152	161	161	152	152	152	161	161
72565	157	185	157	154	125	157	157	125	125	125	157	157
72566	157	185	157	154	125	157	157	125	125	125	157	157
72567	157	185	157	154	152	157	157	152	152	152	157	157
72568	161	182	161	190	152	161	161	152	152	152	161	161
72569	160	184	160	150	152	160	160	152	152	152	160	160
72571	161	182	161	190	152	161	161	152	152	152	161	161
72572	160	184	160	156	180	160	160	180	180	180	160	160

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72573	157	185	157	154	152	157	157	152	152	152	157	157
72575	146	130	146	164	137	146	146	137	137	137	146	146
72576	157	186	157	150	185	157	157	185	185	185	157	157
72577	157	184	157	156	152	157	157	152	152	152	157	157
72578	157	186	157	150	185	157	157	185	185	185	157	157
72579	160	183	160	156	152	160	160	152	152	152	160	160
72581	158	174	158	189	151	158	158	151	151	151	158	158
72583	157	186	157	150	185	157	157	185	185	185	157	157
72584	157	186	157	154	152	157	157	152	152	152	157	157
72585	157	185	157	154	125	157	157	125	125	125	157	157
72587	157	186	157	154	125	157	157	125	125	125	157	157
72601	171	120	171	137	165	171	171	165	165	165	171	171
72611	124	158	124	186	171	124	124	171	171	171	124	124
72613	122	158	122	136	171	122	122	171	171	171	122	122
72615	171	120	171	137	165	171	171	165	165	165	171	171
72616	122	158	122	136	171	122	122	171	171	171	122	122
72617	124	185	124	154	173	124	124	173	173	173	124	124
72619	124	153	124	186	114	124	124	114	114	114	124	124
72623	172	127	172	168	114	172	172	114	114	114	172	172
72624	124	159	124	155	170	124	124	170	170	170	124	124
72626	124	153	124	168	114	124	124	114	114	114	124	124
72628	168	159	168	155	170	168	168	170	170	170	168	168
72629	158	179	158	155	173	158	158	173	173	173	158	158
72631	122	158	122	136	118	122	122	118	118	118	122	122
72632	122	158	122	136	171	122	122	171	171	171	122	122
72633	124	159	124	186	170	124	124	170	170	170	124	124
72634	124	153	124	186	114	124	124	114	114	114	124	124
72635	124	153	124	168	114	124	124	114	114	114	124	124
72636	168	159	168	155	170	168	168	170	170	170	168	168
72638	124	158	124	136	171	124	124	171	171	171	124	124
72639	124	179	124	155	173	124	124	173	173	173	124	124

American National Property And Casualty Company  
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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72640	168	159	168	155	170	168	168	170	170	170	168	168
72641	168	159	168	155	170	168	168	170	170	170	168	168
72642	124	127	124	168	114	124	124	114	114	114	124	124
72644	124	158	124	186	170	124	124	170	170	170	124	124
72645	168	179	168	155	173	168	168	173	173	173	168	168
72648	168	159	168	155	170	168	168	170	170	170	168	168
72650	168	179	168	155	173	168	168	173	173	173	168	168
72651	124	127	124	168	114	124	124	114	114	114	124	124
72653	172	127	172	168	114	172	172	114	114	114	172	172
72655	168	159	168	155	170	168	168	170	170	170	168	168
72657	157	185	157	154	125	157	157	125	125	125	157	157
72658	124	127	124	154	114	124	124	114	114	114	124	124
72659	124	127	124	154	114	124	124	114	114	114	124	124
72660	122	158	122	136	171	122	122	171	171	171	122	122
72661	172	127	172	168	114	172	172	114	114	114	172	172
72662	124	158	124	186	170	124	124	170	170	170	124	124
72663	157	185	157	154	125	157	157	125	125	125	157	157
72666	168	159	168	155	170	168	168	170	170	170	168	168
72668	124	153	124	186	170	124	124	170	170	170	124	124
72669	168	159	168	186	170	168	168	170	170	170	168	168
72670	124	159	124	155	170	124	124	170	170	170	124	124
72672	124	153	124	186	170	124	124	170	170	170	124	124
72675	168	159	168	155	170	168	168	170	170	170	168	168
72677	124	153	124	186	170	124	124	170	170	170	124	124
72679	167	160	167	155	173	167	167	173	173	173	167	167
72680	157	185	157	154	125	157	157	125	125	125	157	157
72682	124	153	124	186	170	124	124	170	170	170	124	124
72683	168	159	168	155	170	168	168	170	170	170	168	168
72685	168	159	168	186	170	168	168	170	170	170	168	168
72686	168	159	168	155	170	168	168	170	170	170	168	168
72687	124	153	124	186	170	124	124	170	170	170	124	124

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72701	173	112	173	108	121	173	173	121	121	121	173	173
72703	178	112	178	113	120	178	178	120	120	120	178	178
72704	179	113	179	107	102	179	179	102	102	102	179	179
72711	174	107	174	103	105	174	174	105	105	105	174	174
72712	176	129	176	101	104	176	176	104	104	104	176	176
72714	175	144	175	106	103	175	175	103	103	103	175	175
72715	175	144	175	106	103	175	175	103	103	103	175	175
72716	176	129	176	101	104	176	176	104	104	104	176	176
72717	129	156	129	118	122	129	129	122	122	122	129	129
72718	127	107	127	101	106	127	127	106	106	106	127	127
72719	176	129	176	114	124	176	176	124	124	124	176	176
72721	122	159	122	136	171	122	122	171	171	171	122	122
72722	128	144	128	114	124	128	128	124	124	124	128	128
72727	122	159	122	113	171	122	122	171	171	171	122	122
72728	180	113	180	107	102	180	180	102	102	102	180	180
72729	129	156	129	118	122	129	129	122	122	122	129	129
72730	129	156	129	118	102	129	129	102	102	102	129	129
72732	122	158	122	135	118	122	122	118	118	118	122	122
72733	122	158	122	135	118	122	122	118	118	118	122	122
72734	128	144	128	114	124	128	128	124	124	124	128	128
72735	178	112	178	113	120	178	178	120	120	120	178	178
72736	128	144	128	114	124	128	128	124	124	124	128	128
72737	173	112	173	108	121	173	173	121	121	121	173	173
72738	122	158	122	136	171	122	122	171	171	171	122	122
72739	175	144	175	106	103	175	175	103	103	103	175	175
72740	122	158	122	136	171	122	122	171	171	171	122	122
72742	122	159	122	136	170	122	122	170	170	170	122	122
72744	129	156	129	118	122	129	129	122	122	122	129	129
72745	127	107	127	102	106	127	127	106	106	106	127	127
72747	128	144	128	114	124	128	128	124	124	124	128	128
72749	129	156	129	118	122	129	129	122	122	122	129	129

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72751	175	144	175	135	118	175	175	118	118	118	175	175
72752	122	159	122	136	170	122	122	170	170	170	122	122
72753	129	156	129	118	122	129	129	122	122	122	129	129
72756	174	107	174	103	105	174	174	105	105	105	174	174
72758	127	107	127	104	106	127	127	106	106	106	127	127
72760	122	159	122	136	171	122	122	171	171	171	122	122
72761	128	143	128	171	123	128	128	123	123	123	128	128
72762	180	113	180	107	102	180	180	102	102	102	180	180
72764	177	113	177	100	119	177	177	119	119	119	177	177
72768	128	144	128	106	103	128	128	103	103	103	128	128
72769	128	156	128	171	122	128	128	122	122	122	128	128
72770	180	113	180	107	102	180	180	102	102	102	180	180
72773	122	159	122	136	171	122	122	171	171	171	122	122
72774	129	156	129	118	122	129	129	122	122	122	129	129
72776	122	159	122	136	170	122	122	170	170	170	122	122
72801	169	137	169	138	113	169	169	113	113	113	169	169
72802	170	137	170	138	113	170	170	113	113	113	170	170
72820	167	160	167	185	174	167	167	174	174	174	167	167
72821	167	160	167	185	174	167	167	174	174	174	167	167
72823	123	172	123	188	175	123	123	175	175	175	123	123
72824	125	165	125	145	163	125	125	163	163	163	125	125
72826	125	166	125	185	169	125	125	169	169	169	125	125
72827	125	165	125	183	163	125	125	163	163	163	125	125
72828	125	165	125	183	163	125	125	163	163	163	125	125
72829	125	165	125	145	169	125	125	169	169	169	125	125
72830	167	160	167	178	174	167	167	174	174	174	167	167
72832	167	160	167	185	174	167	167	174	174	174	167	167
72833	125	165	125	183	163	125	125	163	163	163	125	125
72834	125	165	125	145	169	125	125	169	169	169	125	125
72835	125	165	125	145	169	125	125	169	169	169	125	125
72837	167	160	167	185	174	167	167	174	174	174	167	167

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72838	125	165	125	183	163	125	125	163	163	163	125	125
72839	167	160	167	185	174	167	167	174	174	174	167	167
72840	167	160	167	185	174	167	167	174	174	174	167	167
72841	125	154	125	183	163	125	125	163	163	163	125	125
72842	125	165	125	145	169	125	125	169	169	169	125	125
72843	167	160	167	183	174	167	167	174	174	174	167	167
72845	167	160	167	185	174	167	167	174	174	174	167	167
72846	167	160	167	185	174	167	167	174	174	174	167	167
72847	167	160	167	138	174	167	167	174	174	174	167	167
72851	125	165	125	185	169	125	125	169	169	169	125	125
72852	167	159	167	178	170	167	167	170	170	170	167	167
72853	125	165	125	183	169	125	125	169	169	169	125	125
72854	167	160	167	178	170	167	167	170	170	170	167	167
72855	125	166	125	185	169	125	125	169	169	169	125	125
72856	167	160	167	185	174	167	167	174	174	174	167	167
72857	151	165	151	183	169	151	151	169	169	169	151	151
72858	170	165	170	188	175	170	170	175	175	175	170	170
72860	125	165	125	183	163	125	125	163	163	163	125	125
72863	125	165	125	185	169	125	125	169	169	169	125	125
72865	125	165	125	185	169	125	125	169	169	169	125	125
72901	130	132	130	127	101	130	130	101	101	101	130	130
72903	133	131	133	105	101	133	133	101	101	101	133	133
72904	182	132	182	127	116	182	182	116	116	116	182	182
72905	131	155	131	112	115	131	131	115	115	115	131	131
72908	133	133	133	121	100	133	133	100	100	100	133	133
72916	131	133	131	121	100	131	131	100	100	100	131	131
72919	133	131	133	105	101	133	133	101	101	101	133	133
72921	131	157	131	128	117	131	131	117	117	117	131	131
72923	131	131	131	112	115	131	131	115	115	115	131	131
72926	125	154	125	183	163	125	125	163	163	163	125	125
72927	181	166	181	145	169	181	181	169	169	169	181	181



American National Property And Casualty Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72928	181	166	181	185	169	181	181	169	169	169	181	181
72930	181	160	181	185	174	181	181	174	174	174	181	181
72932	131	156	131	128	166	131	131	166	166	166	131	131
72933	181	155	181	185	169	181	181	169	169	169	181	181
72934	129	156	129	128	166	129	129	166	166	166	129	129
72935	131	157	131	128	117	131	131	117	117	117	131	131
72936	131	155	131	112	115	131	131	115	115	115	131	131
72937	181	155	181	121	115	181	181	115	115	115	181	181
72938	181	155	181	112	115	181	181	115	115	115	181	181
72940	131	155	131	112	163	131	131	163	163	163	131	131
72941	131	155	131	128	115	131	131	115	115	115	131	131
72943	181	166	181	185	169	181	181	169	169	169	181	181
72944	181	155	181	145	163	181	181	163	163	163	181	181
72945	131	155	131	112	163	131	131	163	163	163	131	131
72946	129	157	129	128	166	129	129	166	166	166	129	129
72947	129	157	129	128	174	129	129	174	174	174	129	129
72948	131	156	131	128	166	131	131	166	166	166	131	131
72949	167	160	167	178	174	167	167	174	174	174	167	167
72950	125	154	125	183	163	125	125	163	163	163	125	125
72951	181	166	181	185	169	181	181	169	169	169	181	181
72952	131	156	131	128	166	131	131	166	166	166	131	131
72955	131	156	131	128	166	131	131	166	166	166	131	131
72956	132	119	132	129	117	132	132	117	117	117	132	132
72958	125	154	125	183	163	125	125	163	163	163	125	125
72959	129	156	129	118	166	129	129	166	166	166	129	129
FullTimer	99	99	99	99	99	99	99	99	99	99	99	99

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.021	1.002	1.093	1.302	1.048	0.925	0.912	0.985	1.000	1.000	1.000	1.000
100	1.260	1.104	1.274	0.835	0.933	0.977	1.013	0.958	1.000	1.000	1.000	1.000
101	1.552	1.145	1.173	0.911	0.964	1.080	1.064	0.958	1.000	1.000	1.000	1.000
102	1.323	0.910	0.998	0.835	1.069	1.131	1.114	0.958	1.000	1.000	1.000	1.000
103	1.146	1.104	0.944	0.781	0.996	1.028	1.013	0.958	1.000	1.000	1.000	1.000
104	1.469	1.022	1.222	0.814	1.022	1.234	1.130	0.958	1.000	1.000	1.000	1.000
105	1.229	1.124	1.292	1.058	0.964	1.089	1.181	0.958	1.000	1.000	1.000	1.000
106	1.458	1.155	1.047	0.792	0.985	0.977	0.962	0.958	1.000	1.000	1.000	1.000
107	1.333	0.981	1.045	0.814	0.975	1.028	1.064	1.109	1.000	1.000	1.000	1.000
108	1.375	0.818	1.361	0.732	1.153	1.190	1.064	1.058	1.000	1.000	1.000	1.000
109	1.198	1.175	0.989	0.814	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
110	1.250	0.961	1.061	0.955	1.038	1.028	0.998	0.907	1.000	1.000	1.000	1.000
111	0.990	1.022	1.143	0.828	1.027	1.080	0.980	0.907	1.000	1.000	1.000	1.000
112	1.219	1.032	1.093	0.955	1.006	1.028	1.003	0.907	1.000	1.000	1.000	1.000
113	1.021	1.094	1.140	0.814	0.922	0.987	0.973	0.958	1.000	1.000	1.000	1.000
114	1.010	1.186	1.031	1.030	0.901	1.028	1.013	0.958	1.000	1.000	1.000	1.000
115	1.302	1.165	1.014	0.911	0.954	1.028	1.013	0.907	1.000	1.000	1.000	1.000
116	1.156	1.226	1.272	0.879	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
117	1.031	1.063	1.108	0.900	1.027	0.977	1.013	0.958	1.000	1.000	1.000	1.000
118	1.146	1.032	1.071	0.955	0.996	1.028	1.013	1.008	1.000	1.000	1.000	1.000
119	1.375	1.002	1.100	0.868	1.111	1.028	1.013	0.958	1.000	1.000	1.000	1.000
120	1.094	0.858	1.052	0.911	1.111	0.977	1.064	1.008	1.000	1.000	1.000	1.000
121	0.875	1.104	0.974	0.965	1.059	1.020	0.980	0.958	1.000	1.000	1.000	1.000
122	0.859	1.267	0.984	0.781	1.080	0.963	0.986	1.008	1.000	1.000	1.000	1.000
123	0.849	1.196	0.923	1.030	0.964	1.074	0.942	1.008	1.000	1.000	1.000	1.000
124	0.844	1.206	1.033	0.922	1.027	0.953	0.980	0.958	1.000	1.000	1.000	1.000
125	0.792	1.012	0.952	1.237	1.059	1.025	0.980	1.008	1.000	1.000	1.000	1.000
126	0.802	1.134	1.011	1.128	1.237	0.977	0.962	1.109	1.000	1.000	1.000	1.000
127	0.979	0.797	0.927	1.110	1.122	0.955	0.962	1.008	1.000	1.000	1.000	1.000
128	0.990	1.114	0.994	1.106	1.143	0.952	1.004	1.008	1.000	1.000	1.000	1.000
129	0.937	1.042	0.974	1.063	1.090	1.028	0.993	0.958	1.000	1.000	1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
130	0.990	0.961	0.953	1.106	1.090	1.028	1.013	1.008	1.000	1.000	1.000	1.000
131	0.948	1.104	0.944	0.922	1.090	1.028	1.013	1.058	1.000	1.000	1.000	1.000
132	1.021	1.042	1.021	0.879	1.101	1.028	1.013	1.109	1.000	1.000	1.000	1.000
133	1.010	0.991	0.924	1.030	1.122	1.028	1.013	1.058	1.000	1.000	1.000	1.000
134	0.906	0.807	1.067	1.039	1.059	0.977	0.962	1.058	1.000	1.000	1.000	1.000
135	0.943	0.726	1.021	1.047	1.048	1.028	0.962	1.058	1.000	1.000	1.000	1.000
136	0.875	0.961	1.023	1.085	0.933	0.977	0.962	1.109	1.000	1.000	1.000	1.000
137	0.875	0.981	1.103	1.063	1.080	0.977	0.962	1.008	1.000	1.000	1.000	1.000
138	0.979	0.869	1.192	1.052	1.237	0.977	0.962	1.260	1.000	1.000	1.000	1.000
139	1.135	0.797	1.073	1.023	1.216	0.977	0.962	1.260	1.000	1.000	1.000	1.000
140	0.969	0.675	1.133	1.128	1.153	1.156	1.155	1.260	1.000	1.000	1.000	1.000
141	0.885	1.216	1.029	1.150	1.205	1.028	1.013	1.310	1.000	1.000	1.000	1.000
142	0.969	1.226	1.161	1.041	1.195	1.080	0.996	1.159	1.000	1.000	1.000	1.000
143	0.906	0.981	0.974	1.096	0.975	1.028	0.980	1.210	1.000	1.000	1.000	1.000
144	1.229	0.971	1.143	1.432	1.048	1.225	1.155	1.008	1.000	1.000	1.000	1.000
145	1.031	0.961	1.039	1.128	0.996	1.080	1.064	1.058	1.000	1.000	1.000	1.000
146	0.979	1.114	1.350	1.476	1.080	1.028	1.013	1.008	1.000	1.000	1.000	1.000
147	0.990	1.053	1.056	1.215	1.143	1.028	1.013	1.159	1.000	1.000	1.000	1.000
148	1.062	1.032	1.202	1.117	1.038	1.028	1.013	1.159	1.000	1.000	1.000	1.000
149	0.823	1.063	1.055	1.650	1.132	1.028	0.980	1.058	1.000	1.000	1.000	1.000
150	0.896	0.940	1.050	1.356	1.122	1.028	1.013	1.008	1.000	1.000	1.000	1.000
151	0.891	0.756	1.021	1.562	0.954	1.028	0.962	1.008	1.000	1.000	1.000	1.000
152	1.172	1.094	1.118	1.432	1.101	1.130	1.064	1.008	1.000	1.000	1.000	1.000
153	1.052	0.746	1.063	1.584	1.132	1.028	0.980	1.008	1.000	1.000	1.000	1.000
154	0.859	0.869	1.014	1.356	1.132	1.025	0.992	1.058	1.000	1.000	1.000	1.000
155	0.979	0.981	1.061	1.161	0.985	1.080	1.013	0.958	1.000	1.000	1.000	1.000
156	0.885	1.104	1.161	1.462	1.059	1.174	1.163	1.058	1.000	1.000	1.000	1.000
157	0.812	0.961	1.053	1.736	1.132	0.963	0.962	1.109	1.000	1.000	1.000	1.000
158	0.896	0.869	1.147	1.551	1.038	1.028	1.013	1.109	1.000	1.000	1.000	1.000
159	1.000	0.899	1.268	1.388	1.069	1.080	1.064	1.159	1.000	1.000	1.000	1.000
160	0.948	0.869	1.080	1.464	1.153	1.065	1.064	1.260	1.000	1.000	1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
161	1.000	0.787	1.109	1.811	1.027	1.028	1.013	1.109	1.000	1.000	1.000	1.000
162	1.167	0.756	0.944	1.552	1.059	1.080	1.064	1.058	1.000	1.000	1.000	1.000
163	1.302	0.869	1.242	1.564	0.912	1.080	1.064	1.008	1.000	1.000	1.000	1.000
164	1.531	0.838	1.296	1.323	0.954	1.080	1.064	1.008	1.000	1.000	1.000	1.000
165	1.198	0.899	1.194	1.464	0.985	0.954	1.013	0.958	1.000	1.000	1.000	1.000
166	1.021	0.869	1.113	1.182	1.080	0.960	1.013	1.008	1.000	1.000	1.000	1.000
167	0.896	0.848	0.974	1.269	1.006	0.925	0.962	1.058	1.000	1.000	1.000	1.000
168	0.844	0.940	0.952	1.215	1.048	1.016	0.980	1.008	1.000	1.000	1.000	1.000
169	0.812	0.858	0.956	1.432	0.807	1.027	0.988	1.361	1.000	1.000	1.000	1.000
170	0.901	0.950	0.938	1.681	0.933	0.946	0.962	0.958	1.000	1.000	1.000	1.000
171	0.823	0.961	0.974	0.829	0.954	0.960	0.983	1.058	1.000	1.000	1.000	1.000
172	0.854	0.981	0.884	1.388	1.069	0.952	0.980	1.058	1.000	1.000	1.000	1.000
173	0.948	1.042	0.974	1.627	0.839	0.953	1.004	1.008	1.000	1.000	1.000	1.000
174	0.979	0.940	0.974	1.475	0.912	0.952	1.004	0.958	1.000	1.000	1.000	1.000
175	0.969	1.002	1.014	1.464	0.849	0.952	0.962	0.958	1.000	1.000	1.000	1.000
176	1.021	0.879	1.043	1.112	1.132	0.952	0.962	1.008	1.000	1.000	1.000	1.000
177	0.990	0.910	1.043	1.193	0.922	0.958	0.962	1.008	1.000	1.000	1.000	1.000
178	1.000	0.981	0.974	1.117	1.143	0.952	1.004	1.159	1.000	1.000	1.000	1.000
179	0.979	0.910	1.043	1.540	1.006	0.817	1.004	0.958	1.000	1.000	1.000	1.000
180	0.979	0.858	0.953	1.638	1.038	0.955	1.004	1.008	1.000	1.000	1.000	1.000
181	0.885	1.002	0.938	1.586	1.059	1.028	1.013	1.058	1.000	1.000	1.000	1.000
182	1.031	0.920	1.113	1.202	1.038	0.977	0.962	1.058	1.000	1.000	1.000	1.000
183	0.990	0.920	0.954	1.323	1.090	1.028	0.985	1.109	1.000	1.000	1.000	1.000
184	0.958	0.879	0.957	1.041	1.069	0.977	0.962	1.058	1.000	1.000	1.000	1.000
185	1.135	0.756	1.248	1.128	0.985	1.089	1.114	1.008	1.000	1.000	1.000	1.000
186	0.948	0.746	1.057	1.323		1.028	1.013				1.000	1.000
187	1.260	0.991	1.012	1.247		0.977	0.962				1.000	1.000
188	0.979	0.838	1.272	1.193		0.977	0.962				1.000	1.000
189	1.250	0.873	1.212	1.464		1.069	1.205				1.000	1.000
190	1.229	0.922	1.053	1.302		1.028	1.013				1.000	1.000
191	1.146		1.097	1.573		1.080	1.064				1.000	1.000

American National Property And Casualty Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
192	1.021		0.924	1.410		1.028	1.064				1.000	1.000
193	0.969		1.154	1.388		0.977	0.980				1.000	1.000
194	1.260		1.077	1.280		1.080	1.064				1.000	1.000

American National General Insurance Company  
Motorcycle Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
	209	127	46	66	267	18	42	7	7	17	8	12

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71601	108	109	108	166	142	108	108	142	142	142	108	108
71602	189	108	189	166	142	189	189	142	142	142	189	189
71603	108	108	108	166	143	108	108	143	143	143	108	108
71630	192	168	192	182	176	192	192	176	176	176	192	192
71631	186	167	186	153	150	186	186	150	150	150	186	186
71635	140	187	140	180	126	140	140	126	126	126	140	140
71638	192	168	192	182	176	192	192	176	176	176	192	192
71639	148	168	148	182	176	148	148	176	176	176	148	148
71640	192	187	192	182	150	192	192	150	150	150	192	192
71642	141	187	141	182	150	141	141	150	150	150	141	141
71643	148	168	148	153	176	148	148	176	176	176	148	148
71644	148	168	148	153	176	148	148	176	176	176	148	148
71646	140	187	140	182	126	140	140	126	126	126	140	140
71647	150	167	150	153	150	150	150	150	150	150	150	150
71651	186	167	186	153	150	186	186	150	150	150	186	186
71652	150	167	150	153	168	150	150	168	168	168	150	150
71653	192	187	192	182	150	192	192	150	150	150	192	192
71654	192	168	192	182	176	192	192	176	176	176	192	192
71655	141	145	141	179	150	141	141	150	150	150	141	141
71656	141	145	141	179	150	141	141	150	150	150	141	141
71658	192	187	192	182	150	192	192	150	150	150	192	192
71659	108	109	108	166	142	108	108	142	142	142	108	108
71660	186	167	186	153	168	186	186	168	168	168	186	186
71661	192	187	192	182	150	192	192	150	150	150	192	192
71662	192	168	192	182	176	192	192	176	176	176	192	192
71663	192	187	192	182	150	192	192	150	150	150	192	192
71665	150	167	150	153	167	150	150	167	167	167	150	150
71666	192	168	192	182	176	192	192	176	176	176	192	192
71667	148	168	148	153	143	148	148	143	143	143	148	148
71670	148	168	148	182	176	148	148	176	176	176	148	148
71671	150	167	150	153	150	150	150	150	150	150	150	150

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71674	148	168	148	182	176	148	148	176	176	176	148	148
71675	141	167	141	153	150	141	141	150	150	150	141	141
71676	192	187	192	182	150	192	192	150	150	150	192	192
71677	148	168	148	182	176	148	148	176	176	176	148	148
71678	148	168	148	153	176	148	148	176	176	176	148	148
71701	143	134	143	175	168	143	143	168	168	168	143	143
71720	186	134	186	181	168	186	186	168	168	168	186	186
71721	149	163	149	176	128	149	149	128	128	128	149	149
71722	149	163	149	151	128	149	149	128	128	128	149	149
71724	139	110	139	173	153	139	139	153	153	153	139	139
71725	150	167	150	153	167	150	150	167	167	167	150	150
71726	149	134	149	151	168	149	149	168	168	168	149	149
71728	149	163	149	176	128	149	149	128	128	128	149	149
71730	139	110	139	173	153	139	139	153	153	153	139	139
71740	134	162	134	174	146	134	134	146	146	146	134	134
71742	186	167	186	181	168	186	186	168	168	168	186	186
71743	149	163	149	176	128	149	149	128	128	128	149	149
71744	186	134	186	181	168	186	186	168	168	168	186	186
71745	186	167	186	181	150	186	186	150	150	150	186	186
71747	186	167	186	180	153	186	186	153	153	153	186	186
71748	150	167	150	181	168	150	150	168	168	168	150	150
71749	139	110	139	174	153	139	139	153	153	153	139	139
71750	139	110	139	173	153	139	139	153	153	153	139	139
71751	186	110	186	181	168	186	186	168	168	168	186	186
71752	193	162	193	151	146	193	193	146	146	146	193	193
71753	134	140	134	174	146	134	134	146	146	146	134	134
71758	139	110	139	181	168	139	139	168	168	168	139	139
71759	139	110	139	173	153	139	139	153	153	153	139	139
71762	139	110	139	181	168	139	139	168	168	168	139	139
71763	150	167	150	153	168	150	150	168	168	168	150	150
71764	193	162	193	151	168	193	193	168	168	168	193	193



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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71765	186	167	186	180	153	186	186	153	153	153	186	186
71766	186	167	186	181	168	186	186	168	168	168	186	186
71770	193	162	193	151	146	193	193	146	146	146	193	193
71772	149	163	149	176	128	149	149	128	128	128	149	149
71801	138	138	138	172	129	138	138	129	129	129	138	138
71820	136	161	136	159	144	136	136	144	144	144	136	136
71822	136	161	136	159	144	136	136	144	144	144	136	136
71823	136	161	136	152	144	136	136	144	144	144	136	136
71825	149	188	149	152	128	149	149	128	128	128	149	149
71826	193	162	193	151	146	193	193	146	146	146	193	193
71827	193	162	193	151	146	193	193	146	146	146	193	193
71828	149	163	149	151	128	149	149	128	128	128	149	149
71831	136	188	136	152	128	136	136	128	128	128	136	136
71832	135	161	135	159	130	135	135	130	130	130	135	135
71833	126	188	126	152	130	126	126	130	130	130	126	126
71834	149	162	149	151	146	149	149	146	146	146	149	149
71835	149	163	149	151	128	149	149	128	128	128	149	149
71836	135	161	135	159	144	135	135	144	144	144	135	135
71837	116	111	116	151	146	116	116	146	146	146	116	116
71838	136	188	136	152	128	136	136	128	128	128	136	136
71839	116	162	116	151	146	116	116	146	146	146	116	116
71840	116	111	116	151	146	116	116	146	146	146	116	116
71841	137	161	137	159	130	137	137	130	130	130	137	137
71842	135	161	135	159	144	135	135	144	144	144	135	135
71845	193	162	193	151	146	193	193	146	146	146	193	193
71846	136	161	136	152	144	136	136	144	144	144	136	136
71847	149	188	149	152	128	149	149	128	128	128	149	149
71851	136	188	136	152	144	136	136	144	144	144	136	136
71852	126	188	126	152	144	126	126	144	144	144	126	126
71853	136	188	136	152	144	136	136	144	144	144	136	136
71854	116	111	116	170	133	116	116	133	133	133	116	116

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71855	126	188	126	152	128	126	126	128	128	128	126	126
71857	149	163	149	176	128	149	149	128	128	128	149	149
71858	193	163	193	151	128	193	193	128	128	128	193	193
71859	136	188	136	159	144	136	136	144	144	144	136	136
71860	193	162	193	151	146	193	193	146	146	146	193	193
71861	193	162	193	174	146	193	193	146	146	146	193	193
71862	136	188	136	152	128	136	136	128	128	128	136	136
71864	193	163	193	151	128	193	193	128	128	128	193	193
71865	136	161	136	159	144	136	136	144	144	144	136	136
71866	135	161	135	159	144	135	135	144	144	144	135	135
71901	165	105	165	131	136	165	165	136	136	136	165	165
71909	114	150	114	130	132	114	114	132	132	132	114	114
71913	166	104	166	132	136	166	166	136	136	136	166	166
71920	151	164	151	152	131	151	151	131	131	131	151	151
71921	151	164	151	152	131	151	151	131	131	131	151	151
71922	149	163	149	152	131	149	149	131	131	131	149	149
71923	184	139	184	176	134	184	184	134	134	134	184	184
71929	113	164	113	143	131	113	113	131	131	131	113	113
71932	137	161	137	169	145	137	137	145	145	145	137	137
71933	151	164	151	152	132	151	151	132	132	132	151	151
71935	151	164	151	152	132	151	151	132	132	132	151	151
71937	137	161	137	159	145	137	137	145	145	145	137	137
71940	149	163	149	152	131	149	149	131	131	131	149	149
71941	142	164	142	177	127	142	142	127	127	127	142	142
71942	142	164	142	177	127	142	142	127	127	127	142	142
71943	151	164	151	152	131	151	151	131	131	131	151	151
71944	137	161	137	159	130	137	137	130	130	130	137	137
71945	137	161	137	159	145	137	137	145	145	145	137	137
71949	114	152	114	130	132	114	114	132	132	132	114	114
71950	151	164	151	152	131	151	151	131	131	131	151	151
71952	151	188	151	152	131	151	151	131	131	131	151	151

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
71953	137	161	137	169	145	137	137	145	145	145	137	137
71956	113	152	113	130	132	113	113	132	132	132	113	113
71957	151	189	151	152	132	151	151	132	132	132	151	151
71958	149	188	149	152	131	149	149	131	131	131	149	149
71959	149	188	149	152	131	149	149	131	131	131	149	149
71960	151	189	151	152	132	151	151	132	132	132	151	151
71961	151	189	151	152	132	151	151	132	132	132	151	151
71962	149	163	149	152	131	149	149	131	131	131	149	149
71964	113	164	113	143	132	113	113	132	132	132	113	113
71965	151	189	151	152	132	151	151	132	132	132	151	151
71966	151	189	151	152	132	151	151	132	132	132	151	151
71968	113	152	113	143	132	113	113	132	132	132	113	113
71969	151	189	151	152	132	151	151	132	132	132	151	151
71970	151	189	151	152	132	151	151	132	132	132	151	151
71971	137	161	137	152	130	137	137	130	130	130	137	137
71972	137	161	137	159	145	137	137	145	145	145	137	137
71973	137	161	137	159	130	137	137	130	130	130	137	137
71998	184	139	184	176	134	184	184	134	134	134	184	184
71999	184	139	184	176	134	184	184	134	134	134	184	184
72001	123	152	123	184	169	123	123	169	169	169	123	123
72002	112	149	112	119	135	112	112	135	135	135	112	112
72003	155	176	155	146	149	155	155	149	149	149	155	155
72004	188	147	188	167	149	188	188	149	149	149	188	188
72005	152	183	152	194	181	152	152	181	181	181	152	152
72006	161	183	161	191	181	161	161	181	181	181	161	161
72007	110	128	110	147	184	110	110	184	184	184	110	110
72010	145	182	145	190	155	145	145	155	155	155	145	145
72011	183	149	183	142	167	183	183	167	167	167	183	183
72012	110	175	110	147	177	110	110	177	177	177	110	110
72013	158	179	158	188	151	158	158	151	151	151	158	158
72014	161	183	161	191	183	161	161	183	183	183	161	161

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72015	183	102	183	116	162	183	183	162	162	162	183	183
72016	123	152	123	184	164	123	123	164	164	164	123	123
72017	153	177	153	162	183	153	153	183	183	183	153	153
72019	183	102	183	116	172	183	183	172	172	172	183	183
72020	161	182	161	190	181	161	161	181	181	181	161	161
72021	153	177	153	162	183	153	153	183	183	183	153	153
72022	112	102	112	119	135	112	112	135	135	135	112	112
72023	110	128	110	133	156	110	110	156	156	156	110	110
72024	153	177	153	139	184	153	153	184	184	184	153	153
72025	125	165	125	184	169	125	125	169	169	169	125	125
72026	155	176	155	162	149	155	155	149	149	149	155	155
72027	158	179	158	188	173	158	158	173	173	173	158	158
72028	158	179	158	188	173	158	158	173	173	173	158	158
72029	155	176	155	162	182	155	155	182	182	182	155	155
72030	158	179	158	188	173	158	158	173	173	173	158	158
72031	158	179	158	188	173	158	158	173	173	173	158	158
72032	121	100	121	120	164	121	121	164	164	164	121	121
72034	121	100	121	120	164	121	121	164	164	164	121	121
72035	121	100	121	120	164	121	121	164	164	164	121	121
72036	153	177	153	191	183	153	153	183	183	183	153	153
72037	109	147	109	167	149	109	109	149	149	149	109	109
72038	155	176	155	162	149	155	155	149	149	149	155	155
72039	154	179	154	148	173	154	154	173	173	173	154	154
72040	153	177	153	191	183	153	153	183	183	183	153	153
72041	153	177	153	162	183	153	153	183	183	183	153	153
72042	155	176	155	146	149	155	155	149	149	149	155	155
72043	161	183	161	194	181	161	161	181	181	181	161	161
72044	158	174	158	189	151	158	158	151	151	151	158	158
72045	154	175	154	189	177	154	154	177	177	177	154	154
72046	109	147	109	167	149	109	109	149	149	149	109	109
72047	154	175	154	148	175	154	154	175	175	175	154	154

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72048	155	176	155	162	182	155	155	182	182	182	155	155
72051	157	185	157	154	125	157	157	125	125	125	157	157
72052	145	175	145	147	155	145	145	155	155	155	145	145
72053	163	115	163	134	140	163	163	140	140	140	163	163
72055	155	176	155	162	149	155	155	149	149	149	155	155
72057	111	151	111	166	167	111	111	167	167	167	111	111
72058	154	173	154	148	175	154	154	175	175	175	154	154
72059	161	183	161	191	181	161	161	181	181	181	161	161
72060	153	177	153	191	183	153	153	183	183	183	153	153
72061	154	173	154	148	175	154	154	175	175	175	154	154
72063	158	179	158	188	173	158	158	173	173	173	158	158
72064	153	177	153	162	183	153	153	183	183	183	153	153
72065	163	149	163	142	167	163	163	167	167	167	163	163
72066	110	177	110	191	184	110	110	184	184	184	110	110
72067	158	174	158	189	151	158	158	151	151	151	158	158
72068	153	118	153	147	155	153	153	155	155	155	153	153
72069	155	176	155	161	182	155	155	182	182	182	155	155
72070	123	152	123	184	169	123	123	169	169	169	123	123
72072	109	147	109	146	149	109	109	149	149	149	109	109
72073	188	147	188	146	149	188	188	149	149	149	188	188
72074	153	177	153	191	183	153	153	183	183	183	153	153
72075	161	183	161	194	181	161	161	181	181	181	161	161
72076	100	103	100	111	157	100	100	157	157	157	100	100
72079	111	190	111	167	167	111	111	167	167	167	111	111
72080	158	179	158	188	173	158	158	173	173	173	158	158
72081	145	182	145	190	155	145	145	155	155	155	145	145
72082	145	118	145	190	155	145	145	155	155	155	145	145
72083	109	147	109	139	149	109	109	149	149	149	109	109
72084	150	151	150	142	167	150	150	167	167	167	150	150
72085	145	118	145	147	155	145	145	155	155	155	145	145
72086	110	171	110	139	184	110	110	184	184	184	110	110

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72087	114	150	114	184	172	114	114	172	172	172	114	114
72088	158	174	158	188	151	158	158	151	151	151	158	158
72099	100	103	100	111	157	100	100	157	157	157	100	100
72101	161	183	161	191	183	161	161	183	183	183	161	161
72102	145	175	145	147	177	145	145	177	177	177	145	145
72103	112	149	112	119	135	112	112	135	135	135	112	112
72104	142	135	142	177	127	142	142	127	127	127	142	142
72105	142	135	142	177	127	142	142	127	127	127	142	142
72106	121	146	121	120	164	121	121	164	164	164	121	121
72107	121	173	121	184	175	121	121	175	175	175	121	121
72108	153	177	153	162	183	153	153	183	183	183	153	153
72110	123	172	123	145	175	123	123	175	175	175	123	123
72111	154	175	154	189	177	154	154	177	177	177	154	154
72112	161	183	161	194	181	161	161	181	181	181	161	161
72113	187	146	187	115	158	187	187	158	158	158	187	187
72114	104	122	104	139	138	104	104	138	138	138	104	104
72116	162	121	162	115	161	162	162	161	161	161	162	162
72117	100	121	100	139	159	100	100	159	159	159	100	100
72118	106	124	106	115	158	106	106	158	158	158	106	106
72120	194	123	194	110	159	194	194	159	159	159	194	194
72121	158	182	158	190	155	158	158	155	155	155	158	158
72122	151	152	151	184	172	151	151	172	172	172	151	151
72123	161	183	161	191	183	161	161	183	183	183	161	161
72125	123	152	123	184	169	123	123	169	169	169	123	123
72126	151	152	151	183	169	151	151	169	169	169	151	151
72127	121	173	121	184	175	121	121	175	175	175	121	121
72128	111	151	111	142	167	111	111	167	167	167	111	111
72129	111	151	111	142	167	111	111	167	167	167	111	111
72130	158	174	158	189	125	158	158	125	125	125	158	158
72131	154	174	154	189	151	154	154	151	151	151	154	154
72132	111	190	111	167	167	111	111	167	167	167	111	111

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72133	188	147	188	162	149	188	188	149	149	149	188	188
72134	155	176	155	162	149	155	155	149	149	149	155	155
72135	107	141	107	184	147	107	107	147	147	147	107	107
72136	154	175	154	189	151	154	154	151	151	151	154	154
72137	154	175	154	189	151	154	154	151	151	151	154	154
72139	145	182	145	190	155	145	145	155	155	155	145	145
72140	155	176	155	162	182	155	155	182	182	182	155	155
72141	158	179	158	188	173	158	158	173	173	173	158	158
72142	109	147	109	139	184	109	109	184	184	184	109	109
72143	145	118	145	147	155	145	145	155	155	155	145	145
72149	145	118	145	147	155	145	145	155	155	155	145	145
72150	111	151	111	142	167	111	111	167	167	167	111	111
72152	188	147	188	167	149	188	188	149	149	149	188	188
72153	158	174	158	188	151	158	158	151	151	151	158	158
72156	158	179	158	145	173	158	158	173	173	173	158	158
72157	158	179	158	188	173	158	158	173	173	173	158	158
72158	183	102	183	116	162	183	183	162	162	162	183	183
72160	188	147	188	146	149	188	188	149	149	149	188	188
72164	163	115	163	134	140	163	163	140	140	140	163	163
72165	161	182	161	190	152	161	161	152	152	152	161	161
72166	155	176	155	162	182	155	155	182	182	182	155	155
72167	183	102	183	142	167	183	183	167	167	167	183	183
72168	188	147	188	167	149	188	188	149	149	149	188	188
72169	161	183	161	194	181	161	161	181	181	181	161	161
72170	188	177	188	162	149	188	188	149	149	149	188	188
72173	154	175	154	133	177	154	154	177	177	177	154	154
72175	188	147	188	167	149	188	188	149	149	149	188	188
72176	110	128	110	139	184	110	110	184	184	184	110	110
72178	145	118	145	147	155	145	145	155	155	155	145	145
72179	158	182	158	190	151	158	158	151	151	151	158	158
72180	163	149	163	142	167	163	163	167	167	167	163	163

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72181	154	173	154	148	175	154	154	175	175	175	154	154
72182	188	147	188	167	149	188	188	149	149	149	188	188
72183	163	115	163	134	140	163	163	140	140	140	163	163
72199	106	124	106	115	159	106	106	159	159	159	106	106
72201	104	115	104	134	138	104	104	138	138	138	104	104
72202	104	115	104	134	138	104	104	138	138	138	104	104
72204	164	114	164	123	139	164	164	139	139	139	164	164
72205	102	116	102	117	160	102	102	160	160	160	102	102
72206	163	115	163	134	140	163	163	140	140	140	163	163
72207	102	116	102	117	148	102	102	148	148	148	102	102
72209	101	106	101	124	141	101	101	141	141	141	101	101
72210	107	141	107	100	147	107	107	147	147	147	107	107
72211	103	142	103	109	148	103	103	148	148	148	103	103
72212	103	142	103	109	148	103	103	148	148	148	103	103
72223	107	141	107	109	147	107	107	147	147	147	107	107
72227	103	116	103	122	148	103	103	148	148	148	103	103
72301	119	126	119	125	108	119	119	108	108	108	119	119
72310	117	125	117	144	154	117	117	154	154	154	117	117
72311	105	177	105	161	183	105	105	183	183	183	105	105
72312	105	170	105	149	182	105	105	182	182	182	105	105
72313	147	178	147	144	178	147	147	178	178	178	147	147
72315	117	125	117	160	154	117	117	154	154	154	117	117
72320	120	178	120	192	178	120	120	178	178	178	120	120
72321	147	125	147	144	154	147	147	154	154	154	147	147
72322	120	136	120	191	107	120	120	107	107	107	120	120
72324	152	181	152	193	183	152	152	183	183	183	152	152
72325	147	178	147	144	108	147	147	108	108	108	147	147
72326	120	136	120	191	107	120	120	107	107	107	120	120
72327	119	178	119	192	108	119	119	108	108	108	119	119
72328	155	176	155	161	182	155	155	182	182	182	155	155
72329	147	178	147	144	109	147	147	109	109	109	147	147



American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72330	147	178	147	144	109	147	147	109	109	109	147	147
72331	191	178	191	192	178	191	191	178	178	178	191	191
72332	119	178	119	192	178	119	119	178	178	178	119	119
72333	155	176	155	161	182	155	155	182	182	182	155	155
72335	115	136	115	165	107	115	115	107	107	107	115	115
72338	147	178	147	144	178	147	147	178	178	178	147	147
72339	147	178	147	144	108	147	147	108	108	108	147	147
72340	120	177	120	191	183	120	120	183	183	183	120	120
72341	115	177	115	149	178	115	115	178	178	178	115	115
72342	105	170	105	161	182	105	105	182	182	182	105	105
72346	120	178	120	192	178	120	120	178	178	178	120	120
72347	152	183	152	193	183	152	152	183	183	183	152	152
72348	120	178	120	192	178	120	120	178	178	178	120	120
72350	147	178	147	144	178	147	147	178	178	178	147	147
72351	147	125	147	144	109	147	147	109	109	109	147	147
72352	105	170	105	149	182	105	105	182	182	182	105	105
72353	155	176	155	161	182	155	155	182	182	182	155	155
72354	147	181	147	144	109	147	147	109	109	109	147	147
72355	105	170	105	149	182	105	105	182	182	182	105	105
72358	147	125	147	144	154	147	147	154	154	154	147	147
72359	115	136	115	165	107	115	115	107	107	107	115	115
72360	120	177	120	149	183	120	120	183	183	183	120	120
72364	119	126	119	125	108	119	119	108	108	108	119	119
72365	152	181	152	193	109	152	152	109	109	109	152	152
72366	105	176	105	161	182	105	105	182	182	182	105	105
72367	155	176	155	161	182	155	155	182	182	182	155	155
72368	105	177	105	161	183	105	105	183	183	183	105	105
72369	105	176	105	161	182	105	105	182	182	182	105	105
72370	147	125	147	144	109	147	147	109	109	109	147	147
72372	120	177	120	191	107	120	120	107	107	107	120	120
72373	191	178	191	192	178	191	191	178	178	178	191	191

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72374	105	176	105	161	182	105	105	182	182	182	105	105
72376	119	178	119	192	178	119	119	178	178	178	119	119
72377	152	181	152	193	109	152	152	109	109	109	152	152
72379	155	176	155	161	182	155	155	182	182	182	155	155
72383	105	176	105	161	182	105	105	182	182	182	105	105
72384	147	178	147	144	108	147	147	108	108	108	147	147
72386	152	178	152	144	178	152	152	178	178	178	152	152
72387	191	136	191	165	183	191	191	183	183	183	191	191
72389	105	176	105	161	182	105	105	182	182	182	105	105
72390	105	170	105	161	182	105	105	182	182	182	105	105
72391	147	125	147	144	109	147	147	109	109	109	147	147
72392	120	177	120	191	183	120	120	183	183	183	120	120
72394	120	178	120	192	178	120	120	178	178	178	120	120
72395	147	178	147	144	109	147	147	109	109	109	147	147
72396	191	136	191	165	183	191	191	183	183	183	191	191
72401	144	101	144	140	111	144	144	111	111	111	144	144
72404	190	101	190	126	112	190	190	112	112	112	190	190
72410	156	148	156	156	180	156	156	180	180	180	156	156
72411	118	181	118	141	112	118	118	112	112	112	118	118
72412	159	148	159	141	180	159	159	180	180	180	159	159
72413	156	180	156	157	179	156	156	179	179	179	156	156
72414	118	181	118	141	109	118	118	109	109	109	118	118
72415	156	184	156	150	180	156	156	180	180	180	156	156
72416	156	148	156	187	180	156	156	180	180	180	156	156
72417	144	181	144	141	112	144	144	112	112	112	144	144
72419	118	181	118	141	109	118	118	109	109	109	118	118
72421	152	148	152	194	181	152	152	181	181	181	152	152
72422	159	180	159	157	179	159	159	179	179	179	159	159
72424	159	180	159	157	179	159	159	179	179	179	159	159
72425	159	180	159	187	179	159	159	179	179	179	159	159
72426	118	181	118	144	109	118	118	109	109	109	118	118

American National General Insurance Company  
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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72427	152	148	152	194	181	152	152	181	181	181	152	152
72428	118	181	118	144	109	118	118	109	109	109	118	118
72429	152	183	152	194	183	152	152	183	183	183	152	152
72430	159	180	159	158	179	159	159	179	179	179	159	159
72431	161	183	161	194	181	161	161	181	181	181	161	161
72432	152	181	152	193	181	152	152	181	181	181	152	152
72433	156	148	156	187	180	156	156	180	180	180	156	156
72434	156	184	156	150	180	156	156	180	180	180	156	156
72435	159	180	159	157	179	159	159	179	179	179	159	159
72436	159	180	159	141	179	159	159	179	179	179	159	159
72437	118	181	118	141	112	118	118	112	112	112	118	118
72438	117	181	117	144	109	117	117	109	109	109	117	117
72439	159	148	159	141	180	159	159	180	180	180	159	159
72440	160	184	160	156	180	160	160	180	180	180	160	160
72441	159	180	159	157	179	159	159	179	179	179	159	159
72442	118	181	118	144	109	118	118	109	109	109	118	118
72443	159	180	159	158	179	159	159	179	179	179	159	159
72444	156	180	156	157	179	156	156	179	179	179	156	156
72445	156	148	156	187	180	156	156	180	180	180	156	156
72447	118	181	118	141	109	118	118	109	109	109	118	118
72449	159	148	159	187	180	159	159	180	180	180	159	159
72450	185	117	185	141	110	185	185	110	110	110	185	185
72453	159	180	159	157	179	159	159	179	179	179	159	159
72454	159	180	159	158	179	159	159	179	179	179	159	159
72455	156	169	156	163	180	156	156	180	180	180	156	156
72456	159	180	159	157	179	159	159	179	179	179	159	159
72457	156	148	156	156	180	156	156	180	180	180	156	156
72458	156	184	156	156	180	156	156	180	180	180	156	156
72459	160	184	160	150	180	160	160	180	180	180	160	160
72460	156	184	156	150	180	156	156	180	180	180	156	156
72461	159	180	159	158	179	159	159	179	179	179	159	159

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72462	156	180	156	157	179	156	156	179	179	179	156	156
72464	159	180	159	158	179	159	159	179	179	179	159	159
72465	161	148	161	187	180	161	161	180	180	180	161	161
72466	160	184	160	150	180	160	160	180	180	180	160	160
72467	118	181	118	141	112	118	118	112	112	112	118	118
72469	160	184	160	156	180	160	160	180	180	180	160	160
72470	159	180	159	157	179	159	159	179	179	179	159	159
72471	160	148	160	194	181	160	160	181	181	181	160	160
72472	152	181	152	193	181	152	152	181	181	181	152	152
72473	160	148	160	194	181	160	160	181	181	181	160	160
72474	185	117	185	141	110	185	185	110	110	110	185	185
72475	152	183	152	194	183	152	152	183	183	183	152	152
72476	156	148	156	187	180	156	156	180	180	180	156	156
72478	156	180	156	157	179	156	156	179	179	179	156	156
72479	152	183	152	194	181	152	152	181	181	181	152	152
72482	160	184	160	150	185	160	160	185	185	185	160	160
72501	146	130	146	164	137	146	146	137	137	137	146	146
72512	157	186	157	156	152	157	157	152	152	152	157	157
72513	160	186	160	156	152	160	160	152	152	152	160	160
72515	157	186	157	150	185	157	157	185	185	185	157	157
72517	157	185	157	154	125	157	157	125	125	125	157	157
72519	124	185	124	154	125	124	124	125	125	125	124	124
72520	157	186	157	150	185	157	157	185	185	185	157	157
72521	160	184	160	156	152	160	160	152	152	152	160	160
72522	160	183	160	156	152	160	160	152	152	152	160	160
72523	158	182	158	190	152	158	158	152	152	152	158	158
72524	160	148	160	156	152	160	160	152	152	152	160	160
72526	146	130	146	164	137	146	146	137	137	137	146	146
72527	146	130	146	164	137	146	146	137	137	137	146	146
72528	157	185	157	154	125	157	157	125	125	125	157	157
72529	160	186	160	150	185	160	160	185	185	185	160	160

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72530	158	174	158	189	152	158	158	152	152	152	158	158
72531	157	186	157	150	185	157	157	185	185	185	157	157
72532	160	184	160	156	152	160	160	152	152	152	160	160
72533	157	185	157	154	125	157	157	125	125	125	157	157
72534	158	182	158	190	152	158	158	152	152	152	158	158
72536	157	186	157	154	152	157	157	152	152	152	157	157
72537	172	127	172	168	114	172	172	114	114	114	172	172
72538	157	186	157	150	185	157	157	185	185	185	157	157
72539	157	186	157	150	185	157	157	185	185	185	157	157
72540	157	185	157	154	152	157	157	152	152	152	157	157
72542	160	184	160	150	185	160	160	185	185	185	160	160
72543	145	174	145	189	151	145	145	151	151	151	145	145
72544	172	127	172	168	185	172	172	185	185	185	172	172
72545	145	174	145	189	151	145	145	151	151	151	145	145
72546	158	174	158	189	151	158	158	151	151	151	158	158
72550	158	182	158	154	152	158	158	152	152	152	158	158
72553	160	182	160	156	152	160	160	152	152	152	160	160
72554	160	186	160	150	185	160	160	185	185	185	160	160
72555	157	185	157	154	152	157	157	152	152	152	157	157
72556	157	185	157	154	152	157	157	152	152	152	157	157
72560	157	185	157	154	125	157	157	125	125	125	157	157
72561	157	185	157	154	152	157	157	152	152	152	157	157
72562	160	183	160	156	152	160	160	152	152	152	160	160
72564	161	182	161	156	152	161	161	152	152	152	161	161
72565	157	185	157	154	125	157	157	125	125	125	157	157
72566	157	185	157	154	125	157	157	125	125	125	157	157
72567	157	185	157	154	152	157	157	152	152	152	157	157
72568	161	182	161	190	152	161	161	152	152	152	161	161
72569	160	184	160	150	152	160	160	152	152	152	160	160
72571	161	182	161	190	152	161	161	152	152	152	161	161
72572	160	184	160	156	180	160	160	180	180	180	160	160

American National General Insurance Company  
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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72573	157	185	157	154	152	157	157	152	152	152	157	157
72575	146	130	146	164	137	146	146	137	137	137	146	146
72576	157	186	157	150	185	157	157	185	185	185	157	157
72577	157	184	157	156	152	157	157	152	152	152	157	157
72578	157	186	157	150	185	157	157	185	185	185	157	157
72579	160	183	160	156	152	160	160	152	152	152	160	160
72581	158	174	158	189	151	158	158	151	151	151	158	158
72583	157	186	157	150	185	157	157	185	185	185	157	157
72584	157	186	157	154	152	157	157	152	152	152	157	157
72585	157	185	157	154	125	157	157	125	125	125	157	157
72587	157	186	157	154	125	157	157	125	125	125	157	157
72601	171	120	171	137	165	171	171	165	165	165	171	171
72611	124	158	124	186	171	124	124	171	171	171	124	124
72613	122	158	122	136	171	122	122	171	171	171	122	122
72615	171	120	171	137	165	171	171	165	165	165	171	171
72616	122	158	122	136	171	122	122	171	171	171	122	122
72617	124	185	124	154	173	124	124	173	173	173	124	124
72619	124	153	124	186	114	124	124	114	114	114	124	124
72623	172	127	172	168	114	172	172	114	114	114	172	172
72624	124	159	124	155	170	124	124	170	170	170	124	124
72626	124	153	124	168	114	124	124	114	114	114	124	124
72628	168	159	168	155	170	168	168	170	170	170	168	168
72629	158	179	158	155	173	158	158	173	173	173	158	158
72631	122	158	122	136	118	122	122	118	118	118	122	122
72632	122	158	122	136	171	122	122	171	171	171	122	122
72633	124	159	124	186	170	124	124	170	170	170	124	124
72634	124	153	124	186	114	124	124	114	114	114	124	124
72635	124	153	124	168	114	124	124	114	114	114	124	124
72636	168	159	168	155	170	168	168	170	170	170	168	168
72638	124	158	124	136	171	124	124	171	171	171	124	124
72639	124	179	124	155	173	124	124	173	173	173	124	124

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72640	168	159	168	155	170	168	168	170	170	170	168	168
72641	168	159	168	155	170	168	168	170	170	170	168	168
72642	124	127	124	168	114	124	124	114	114	114	124	124
72644	124	158	124	186	170	124	124	170	170	170	124	124
72645	168	179	168	155	173	168	168	173	173	173	168	168
72648	168	159	168	155	170	168	168	170	170	170	168	168
72650	168	179	168	155	173	168	168	173	173	173	168	168
72651	124	127	124	168	114	124	124	114	114	114	124	124
72653	172	127	172	168	114	172	172	114	114	114	172	172
72655	168	159	168	155	170	168	168	170	170	170	168	168
72657	157	185	157	154	125	157	157	125	125	125	157	157
72658	124	127	124	154	114	124	124	114	114	114	124	124
72659	124	127	124	154	114	124	124	114	114	114	124	124
72660	122	158	122	136	171	122	122	171	171	171	122	122
72661	172	127	172	168	114	172	172	114	114	114	172	172
72662	124	158	124	186	170	124	124	170	170	170	124	124
72663	157	185	157	154	125	157	157	125	125	125	157	157
72666	168	159	168	155	170	168	168	170	170	170	168	168
72668	124	153	124	186	170	124	124	170	170	170	124	124
72669	168	159	168	186	170	168	168	170	170	170	168	168
72670	124	159	124	155	170	124	124	170	170	170	124	124
72672	124	153	124	186	170	124	124	170	170	170	124	124
72675	168	159	168	155	170	168	168	170	170	170	168	168
72677	124	153	124	186	170	124	124	170	170	170	124	124
72679	167	160	167	155	173	167	167	173	173	173	167	167
72680	157	185	157	154	125	157	157	125	125	125	157	157
72682	124	153	124	186	170	124	124	170	170	170	124	124
72683	168	159	168	155	170	168	168	170	170	170	168	168
72685	168	159	168	186	170	168	168	170	170	170	168	168
72686	168	159	168	155	170	168	168	170	170	170	168	168
72687	124	153	124	186	170	124	124	170	170	170	124	124

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Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72701	173	112	173	108	121	173	173	121	121	121	173	173
72703	178	112	178	113	120	178	178	120	120	120	178	178
72704	179	113	179	107	102	179	179	102	102	102	179	179
72711	174	107	174	103	105	174	174	105	105	105	174	174
72712	176	129	176	101	104	176	176	104	104	104	176	176
72714	175	144	175	106	103	175	175	103	103	103	175	175
72715	175	144	175	106	103	175	175	103	103	103	175	175
72716	176	129	176	101	104	176	176	104	104	104	176	176
72717	129	156	129	118	122	129	129	122	122	122	129	129
72718	127	107	127	101	106	127	127	106	106	106	127	127
72719	176	129	176	114	124	176	176	124	124	124	176	176
72721	122	159	122	136	171	122	122	171	171	171	122	122
72722	128	144	128	114	124	128	128	124	124	124	128	128
72727	122	159	122	113	171	122	122	171	171	171	122	122
72728	180	113	180	107	102	180	180	102	102	102	180	180
72729	129	156	129	118	122	129	129	122	122	122	129	129
72730	129	156	129	118	102	129	129	102	102	102	129	129
72732	122	158	122	135	118	122	122	118	118	118	122	122
72733	122	158	122	135	118	122	122	118	118	118	122	122
72734	128	144	128	114	124	128	128	124	124	124	128	128
72735	178	112	178	113	120	178	178	120	120	120	178	178
72736	128	144	128	114	124	128	128	124	124	124	128	128
72737	173	112	173	108	121	173	173	121	121	121	173	173
72738	122	158	122	136	171	122	122	171	171	171	122	122
72739	175	144	175	106	103	175	175	103	103	103	175	175
72740	122	158	122	136	171	122	122	171	171	171	122	122
72742	122	159	122	136	170	122	122	170	170	170	122	122
72744	129	156	129	118	122	129	129	122	122	122	129	129
72745	127	107	127	102	106	127	127	106	106	106	127	127
72747	128	144	128	114	124	128	128	124	124	124	128	128
72749	129	156	129	118	122	129	129	122	122	122	129	129



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Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72751	175	144	175	135	118	175	175	118	118	118	175	175
72752	122	159	122	136	170	122	122	170	170	170	122	122
72753	129	156	129	118	122	129	129	122	122	122	129	129
72756	174	107	174	103	105	174	174	105	105	105	174	174
72758	127	107	127	104	106	127	127	106	106	106	127	127
72760	122	159	122	136	171	122	122	171	171	171	122	122
72761	128	143	128	171	123	128	128	123	123	123	128	128
72762	180	113	180	107	102	180	180	102	102	102	180	180
72764	177	113	177	100	119	177	177	119	119	119	177	177
72768	128	144	128	106	103	128	128	103	103	103	128	128
72769	128	156	128	171	122	128	128	122	122	122	128	128
72770	180	113	180	107	102	180	180	102	102	102	180	180
72773	122	159	122	136	171	122	122	171	171	171	122	122
72774	129	156	129	118	122	129	129	122	122	122	129	129
72776	122	159	122	136	170	122	122	170	170	170	122	122
72801	169	137	169	138	113	169	169	113	113	113	169	169
72802	170	137	170	138	113	170	170	113	113	113	170	170
72820	167	160	167	185	174	167	167	174	174	174	167	167
72821	167	160	167	185	174	167	167	174	174	174	167	167
72823	123	172	123	188	175	123	123	175	175	175	123	123
72824	125	165	125	145	163	125	125	163	163	163	125	125
72826	125	166	125	185	169	125	125	169	169	169	125	125
72827	125	165	125	183	163	125	125	163	163	163	125	125
72828	125	165	125	183	163	125	125	163	163	163	125	125
72829	125	165	125	145	169	125	125	169	169	169	125	125
72830	167	160	167	178	174	167	167	174	174	174	167	167
72832	167	160	167	185	174	167	167	174	174	174	167	167
72833	125	165	125	183	163	125	125	163	163	163	125	125
72834	125	165	125	145	169	125	125	169	169	169	125	125
72835	125	165	125	145	169	125	125	169	169	169	125	125
72837	167	160	167	185	174	167	167	174	174	174	167	167

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72838	125	165	125	183	163	125	125	163	163	163	125	125
72839	167	160	167	185	174	167	167	174	174	174	167	167
72840	167	160	167	185	174	167	167	174	174	174	167	167
72841	125	154	125	183	163	125	125	163	163	163	125	125
72842	125	165	125	145	169	125	125	169	169	169	125	125
72843	167	160	167	183	174	167	167	174	174	174	167	167
72845	167	160	167	185	174	167	167	174	174	174	167	167
72846	167	160	167	185	174	167	167	174	174	174	167	167
72847	167	160	167	138	174	167	167	174	174	174	167	167
72851	125	165	125	185	169	125	125	169	169	169	125	125
72852	167	159	167	178	170	167	167	170	170	170	167	167
72853	125	165	125	183	169	125	125	169	169	169	125	125
72854	167	160	167	178	170	167	167	170	170	170	167	167
72855	125	166	125	185	169	125	125	169	169	169	125	125
72856	167	160	167	185	174	167	167	174	174	174	167	167
72857	151	165	151	183	169	151	151	169	169	169	151	151
72858	170	165	170	188	175	170	170	175	175	175	170	170
72860	125	165	125	183	163	125	125	163	163	163	125	125
72863	125	165	125	185	169	125	125	169	169	169	125	125
72865	125	165	125	185	169	125	125	169	169	169	125	125
72901	130	132	130	127	101	130	130	101	101	101	130	130
72903	133	131	133	105	101	133	133	101	101	101	133	133
72904	182	132	182	127	116	182	182	116	116	116	182	182
72905	131	155	131	112	115	131	131	115	115	115	131	131
72908	133	133	133	121	100	133	133	100	100	100	133	133
72916	131	133	131	121	100	131	131	100	100	100	131	131
72919	133	131	133	105	101	133	133	101	101	101	133	133
72921	131	157	131	128	117	131	131	117	117	117	131	131
72923	131	131	131	112	115	131	131	115	115	115	131	131
72926	125	154	125	183	163	125	125	163	163	163	125	125
72927	181	166	181	145	169	181	181	169	169	169	181	181

American National General Insurance Company  
Sector Definitions by ZIP Code

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
ZipCode	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector	Sector
72928	181	166	181	185	169	181	181	169	169	169	181	181
72930	181	160	181	185	174	181	181	174	174	174	181	181
72932	131	156	131	128	166	131	131	166	166	166	131	131
72933	181	155	181	185	169	181	181	169	169	169	181	181
72934	129	156	129	128	166	129	129	166	166	166	129	129
72935	131	157	131	128	117	131	131	117	117	117	131	131
72936	131	155	131	112	115	131	131	115	115	115	131	131
72937	181	155	181	121	115	181	181	115	115	115	181	181
72938	181	155	181	112	115	181	181	115	115	115	181	181
72940	131	155	131	112	163	131	131	163	163	163	131	131
72941	131	155	131	128	115	131	131	115	115	115	131	131
72943	181	166	181	185	169	181	181	169	169	169	181	181
72944	181	155	181	145	163	181	181	163	163	163	181	181
72945	131	155	131	112	163	131	131	163	163	163	131	131
72946	129	157	129	128	166	129	129	166	166	166	129	129
72947	129	157	129	128	174	129	129	174	174	174	129	129
72948	131	156	131	128	166	131	131	166	166	166	131	131
72949	167	160	167	178	174	167	167	174	174	174	167	167
72950	125	154	125	183	163	125	125	163	163	163	125	125
72951	181	166	181	185	169	181	181	169	169	169	181	181
72952	131	156	131	128	166	131	131	166	166	166	131	131
72955	131	156	131	128	166	131	131	166	166	166	131	131
72956	132	119	132	129	117	132	132	117	117	117	132	132
72958	125	154	125	183	163	125	125	163	163	163	125	125
72959	129	156	129	118	166	129	129	166	166	166	129	129
FullTimer	99	99	99	99	99	99	99	99	99	99	99	99

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
99	1.021	1.002	1.093	1.302	1.048	0.925	0.912	0.985	1.000	1.000	1.000	1.000
100	1.260	1.104	1.274	0.835	0.933	0.977	1.013	0.958	1.000	1.000	1.000	1.000
101	1.552	1.145	1.173	0.911	0.964	1.080	1.064	0.958	1.000	1.000	1.000	1.000
102	1.323	0.910	0.998	0.835	1.069	1.131	1.114	0.958	1.000	1.000	1.000	1.000
103	1.146	1.104	0.944	0.781	0.996	1.028	1.013	0.958	1.000	1.000	1.000	1.000
104	1.469	1.022	1.222	0.814	1.022	1.234	1.130	0.958	1.000	1.000	1.000	1.000
105	1.229	1.124	1.292	1.058	0.964	1.089	1.181	0.958	1.000	1.000	1.000	1.000
106	1.458	1.155	1.047	0.792	0.985	0.977	0.962	0.958	1.000	1.000	1.000	1.000
107	1.333	0.981	1.045	0.814	0.975	1.028	1.064	1.109	1.000	1.000	1.000	1.000
108	1.375	0.818	1.361	0.732	1.153	1.190	1.064	1.058	1.000	1.000	1.000	1.000
109	1.198	1.175	0.989	0.814	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
110	1.250	0.961	1.061	0.955	1.038	1.028	0.998	0.907	1.000	1.000	1.000	1.000
111	0.990	1.022	1.143	0.828	1.027	1.080	0.980	0.907	1.000	1.000	1.000	1.000
112	1.219	1.032	1.093	0.955	1.006	1.028	1.003	0.907	1.000	1.000	1.000	1.000
113	1.021	1.094	1.140	0.814	0.922	0.987	0.973	0.958	1.000	1.000	1.000	1.000
114	1.010	1.186	1.031	1.030	0.901	1.028	1.013	0.958	1.000	1.000	1.000	1.000
115	1.302	1.165	1.014	0.911	0.954	1.028	1.013	0.907	1.000	1.000	1.000	1.000
116	1.156	1.226	1.272	0.879	1.048	1.028	1.013	0.958	1.000	1.000	1.000	1.000
117	1.031	1.063	1.108	0.900	1.027	0.977	1.013	0.958	1.000	1.000	1.000	1.000
118	1.146	1.032	1.071	0.955	0.996	1.028	1.013	1.008	1.000	1.000	1.000	1.000
119	1.375	1.002	1.100	0.868	1.111	1.028	1.013	0.958	1.000	1.000	1.000	1.000
120	1.094	0.858	1.052	0.911	1.111	0.977	1.064	1.008	1.000	1.000	1.000	1.000
121	0.875	1.104	0.974	0.965	1.059	1.020	0.980	0.958	1.000	1.000	1.000	1.000
122	0.859	1.267	0.984	0.781	1.080	0.963	0.986	1.008	1.000	1.000	1.000	1.000
123	0.849	1.196	0.923	1.030	0.964	1.074	0.942	1.008	1.000	1.000	1.000	1.000
124	0.844	1.206	1.033	0.922	1.027	0.953	0.980	0.958	1.000	1.000	1.000	1.000
125	0.792	1.012	0.952	1.237	1.059	1.025	0.980	1.008	1.000	1.000	1.000	1.000
126	0.802	1.134	1.011	1.128	1.237	0.977	0.962	1.109	1.000	1.000	1.000	1.000
127	0.979	0.797	0.927	1.110	1.122	0.955	0.962	1.008	1.000	1.000	1.000	1.000
128	0.990	1.114	0.994	1.106	1.143	0.952	1.004	1.008	1.000	1.000	1.000	1.000
129	0.937	1.042	0.974	1.063	1.090	1.028	0.993	0.958	1.000	1.000	1.000	1.000

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
130	0.990	0.961	0.953	1.106	1.090	1.028	1.013	1.008	1.000	1.000	1.000	1.000
131	0.948	1.104	0.944	0.922	1.090	1.028	1.013	1.058	1.000	1.000	1.000	1.000
132	1.021	1.042	1.021	0.879	1.101	1.028	1.013	1.109	1.000	1.000	1.000	1.000
133	1.010	0.991	0.924	1.030	1.122	1.028	1.013	1.058	1.000	1.000	1.000	1.000
134	0.906	0.807	1.067	1.039	1.059	0.977	0.962	1.058	1.000	1.000	1.000	1.000
135	0.943	0.726	1.021	1.047	1.048	1.028	0.962	1.058	1.000	1.000	1.000	1.000
136	0.875	0.961	1.023	1.085	0.933	0.977	0.962	1.109	1.000	1.000	1.000	1.000
137	0.875	0.981	1.103	1.063	1.080	0.977	0.962	1.008	1.000	1.000	1.000	1.000
138	0.979	0.869	1.192	1.052	1.237	0.977	0.962	1.260	1.000	1.000	1.000	1.000
139	1.135	0.797	1.073	1.023	1.216	0.977	0.962	1.260	1.000	1.000	1.000	1.000
140	0.969	0.675	1.133	1.128	1.153	1.156	1.155	1.260	1.000	1.000	1.000	1.000
141	0.885	1.216	1.029	1.150	1.205	1.028	1.013	1.310	1.000	1.000	1.000	1.000
142	0.969	1.226	1.161	1.041	1.195	1.080	0.996	1.159	1.000	1.000	1.000	1.000
143	0.906	0.981	0.974	1.096	0.975	1.028	0.980	1.210	1.000	1.000	1.000	1.000
144	1.229	0.971	1.143	1.432	1.048	1.225	1.155	1.008	1.000	1.000	1.000	1.000
145	1.031	0.961	1.039	1.128	0.996	1.080	1.064	1.058	1.000	1.000	1.000	1.000
146	0.979	1.114	1.350	1.476	1.080	1.028	1.013	1.008	1.000	1.000	1.000	1.000
147	0.990	1.053	1.056	1.215	1.143	1.028	1.013	1.159	1.000	1.000	1.000	1.000
148	1.062	1.032	1.202	1.117	1.038	1.028	1.013	1.159	1.000	1.000	1.000	1.000
149	0.823	1.063	1.055	1.650	1.132	1.028	0.980	1.058	1.000	1.000	1.000	1.000
150	0.896	0.940	1.050	1.356	1.122	1.028	1.013	1.008	1.000	1.000	1.000	1.000
151	0.891	0.756	1.021	1.562	0.954	1.028	0.962	1.008	1.000	1.000	1.000	1.000
152	1.172	1.094	1.118	1.432	1.101	1.130	1.064	1.008	1.000	1.000	1.000	1.000
153	1.052	0.746	1.063	1.584	1.132	1.028	0.980	1.008	1.000	1.000	1.000	1.000
154	0.859	0.869	1.014	1.356	1.132	1.025	0.992	1.058	1.000	1.000	1.000	1.000
155	0.979	0.981	1.061	1.161	0.985	1.080	1.013	0.958	1.000	1.000	1.000	1.000
156	0.885	1.104	1.161	1.462	1.059	1.174	1.163	1.058	1.000	1.000	1.000	1.000
157	0.812	0.961	1.053	1.736	1.132	0.963	0.962	1.109	1.000	1.000	1.000	1.000
158	0.896	0.869	1.147	1.551	1.038	1.028	1.013	1.109	1.000	1.000	1.000	1.000
159	1.000	0.899	1.268	1.388	1.069	1.080	1.064	1.159	1.000	1.000	1.000	1.000
160	0.948	0.869	1.080	1.464	1.153	1.065	1.064	1.260	1.000	1.000	1.000	1.000

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
161	1.000	0.787	1.109	1.811	1.027	1.028	1.013	1.109	1.000	1.000	1.000	1.000
162	1.167	0.756	0.944	1.552	1.059	1.080	1.064	1.058	1.000	1.000	1.000	1.000
163	1.302	0.869	1.242	1.564	0.912	1.080	1.064	1.008	1.000	1.000	1.000	1.000
164	1.531	0.838	1.296	1.323	0.954	1.080	1.064	1.008	1.000	1.000	1.000	1.000
165	1.198	0.899	1.194	1.464	0.985	0.954	1.013	0.958	1.000	1.000	1.000	1.000
166	1.021	0.869	1.113	1.182	1.080	0.960	1.013	1.008	1.000	1.000	1.000	1.000
167	0.896	0.848	0.974	1.269	1.006	0.925	0.962	1.058	1.000	1.000	1.000	1.000
168	0.844	0.940	0.952	1.215	1.048	1.016	0.980	1.008	1.000	1.000	1.000	1.000
169	0.812	0.858	0.956	1.432	0.807	1.027	0.988	1.361	1.000	1.000	1.000	1.000
170	0.901	0.950	0.938	1.681	0.933	0.946	0.962	0.958	1.000	1.000	1.000	1.000
171	0.823	0.961	0.974	0.829	0.954	0.960	0.983	1.058	1.000	1.000	1.000	1.000
172	0.854	0.981	0.884	1.388	1.069	0.952	0.980	1.058	1.000	1.000	1.000	1.000
173	0.948	1.042	0.974	1.627	0.839	0.953	1.004	1.008	1.000	1.000	1.000	1.000
174	0.979	0.940	0.974	1.475	0.912	0.952	1.004	0.958	1.000	1.000	1.000	1.000
175	0.969	1.002	1.014	1.464	0.849	0.952	0.962	0.958	1.000	1.000	1.000	1.000
176	1.021	0.879	1.043	1.112	1.132	0.952	0.962	1.008	1.000	1.000	1.000	1.000
177	0.990	0.910	1.043	1.193	0.922	0.958	0.962	1.008	1.000	1.000	1.000	1.000
178	1.000	0.981	0.974	1.117	1.143	0.952	1.004	1.159	1.000	1.000	1.000	1.000
179	0.979	0.910	1.043	1.540	1.006	0.817	1.004	0.958	1.000	1.000	1.000	1.000
180	0.979	0.858	0.953	1.638	1.038	0.955	1.004	1.008	1.000	1.000	1.000	1.000
181	0.885	1.002	0.938	1.586	1.059	1.028	1.013	1.058	1.000	1.000	1.000	1.000
182	1.031	0.920	1.113	1.202	1.038	0.977	0.962	1.058	1.000	1.000	1.000	1.000
183	0.990	0.920	0.954	1.323	1.090	1.028	0.985	1.109	1.000	1.000	1.000	1.000
184	0.958	0.879	0.957	1.041	1.069	0.977	0.962	1.058	1.000	1.000	1.000	1.000
185	1.135	0.756	1.248	1.128	0.985	1.089	1.114	1.008	1.000	1.000	1.000	1.000
186	0.948	0.746	1.057	1.323		1.028	1.013				1.000	1.000
187	1.260	0.991	1.012	1.247		0.977	0.962				1.000	1.000
188	0.979	0.838	1.272	1.193		0.977	0.962				1.000	1.000
189	1.250	0.873	1.212	1.464		1.069	1.205				1.000	1.000
190	1.229	0.922	1.053	1.302		1.028	1.013				1.000	1.000
191	1.146		1.097	1.573		1.080	1.064				1.000	1.000

American National General Insurance Company  
Coverage Relativities by Sector

Sector	BI Factor	PD Factor	MED Factor	COMP Factor	COLL Factor	UMBI Factor	UIMBI Factor	UMPD Factor	TOW Factor	RR Factor	AD&D Factor	INC LOSS Factor
192	1.021		0.924	1.410		1.028	1.064				1.000	1.000
193	0.969		1.154	1.388		0.977	0.980				1.000	1.000
194	1.260		1.077	1.280		1.080	1.064				1.000	1.000